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**HOUSING HISTORIES:  
OLDER WOMEN'S EXPERIENCE OF HOME  
ACROSS THE LIFE COURSE**

**by**

**Caroline Anne Holland, BSc.**

**A thesis submitted for the degree of**

**PhD**

**Within the Disciplines of Gerontology and  
Social Policy**

**The Open University**

**June 2001**

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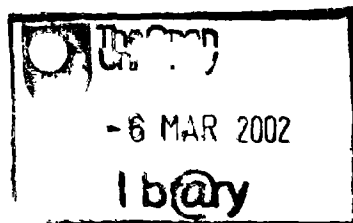
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# **Housing Histories: Older Women's Experience of Home Across The Life Course**

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- The thesis is entirely my own independent work.
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Caroline Holland, June 2001



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The thesis is dedicated with love to my parents, Peggy and Jack.

## CHAPTER 1: INTRODUCTION

This thesis aims to further basic understandings of the relationships between women and their homes, and how these relationships develop as they age. For almost everyone, a sense of home is fundamental to personal well-being and the maintenance of self-identity. The ontological role of the home is perhaps most clearly seen in its absence, as in the case of people who have been displaced or who become homeless, and those for whom the place where they live ceases for whatever reasons to be 'home'. Home is deeply personal, the place where, if anywhere, we can relax and be ourselves. Home is the base from which relationships with the outside world are made and the most intimate relationships may be forged. But homes are located in places, and for most people these are within bounded spaces in built environments – 'housing' to use a shorthand phrase. Whereas homes are largely regarded as personal and as private places, housing policy is a public matter. Homes are perceived as if from the interior; housing as if from the exterior.

Housing policy is designed to regulate the development and management of housing as a key element of the national infrastructure and a significant element of national wealth. But housing policy also affects the behaviour of people as they go about the business of setting up homes. Policy aims to organise the activities of millions of individuals into patterns which cohere and make sense within the overall social system. By expanding and contracting opportunities for people to build, move, stay, improve their properties, let, rent, or buy, policy makers aim to influence the overall outcome of myriads of

changes in the built environment. But policy makers can ultimately only do this by having an effect on individuals, households, and their homes.

This thesis looks in detail at housing and home, and the relationship between them. It does this by analysing the specific experience of a group of older women as they look back over long lives at their various houses and homes, and how they felt about them. It collects personal data about these homes from the women themselves, and organises it within the context of the specific housing policies which pertained during the time frame of their lives. It looks for reflections of the influence of those housing policies in their personal experiences of home. It looks at ways in which the home has supported these people at different stages of their lives, and in particular at how it continues to support them as they grow older. Within a context of housing policy which has selected older people as a group with 'special' housing needs, it asks how older women experience their homes now, and whether this is affected by their particular housing histories.

- This study therefore aims to focus on the domestic homes of older women within the context of their whole life experience.
- The methodology is biographical, and the organising principle used to draw together housing and home across lifetimes, is the Housing History.
- The biographical methodology allows the collection of experiential data by giving a 'voice' to respondents who give their own accounts in their own way.

- The study is unusual in looking at housing in a biographical context, and at home within the context of housing policy. It does this in order to understand the experience of home in a holistic way.

The study is based on interviews with 28 older women (mean age 80 years), who were living in Milton Keynes at the time they were interviewed, and who described their housing experiences over a time period which extended from 1910 to 1995. It was the intention that the thesis should look at individuals' experience of housing across different stages of their life course, and in order to get the fullest possible picture, it seemed appropriate to concentrate on older people who have many years' experience of different homes. In comparison with younger people, they would be able to reflect upon change and continuity, the effect of various choices on their subsequent experiences, and the influence of earlier experiences of home on their homes now.

During this time period there had been a significant shift in the age structure of the UK population as the numbers of older people increased both in absolute terms and as a proportion of the whole population. The number of people aged over 60 rose from around 7.5% (2.9 million) at the beginning of the twentieth century, to 20% (11.9 million) by 1991. But the numbers of people within the older cohorts increased even faster, and for example the proportion of people aged over 75 rose from 1.55% in 1901 to 7% in 1991(Askham et al 1992). These trends are set to continue into the twenty-first

century, so that, for example, in 2021 around 26% of the population will be aged over 60, including almost 9% aged over 75 (GSS data, 2000).

People who are currently in these age groups have lived through an interesting historic period, tracked in this study, during which the physical and symbolic dimensions of housing have undergone profound changes. For example, at the physical level, general housing conditions and levels of amenity have improved - but some houses and neighbourhoods have deteriorated. At the symbolic level, increasing affluence and increasing inequalities in housing have tended to polarise forms of housing and tenures as representations of social status.

Over many decades, authors from a number of disciplines have studied the relationship between older people and their living environments. Many of these studies have looked at age-related settings, particularly nursing and residential homes for older people, and at sheltered housing (for example NCCOP, 1948; Townsend, 1962; Gubrium, 1975; Heumann, 1981; Willcocks et al. 1987; Parmelee & Lawton, 1990; Clapham and Munro, 1990; Cooper et al, 1994; Oldman, 1998 ). Others (such as Gurney & Means, 1993; Dupuis & Thorns, 1996) have looked at non-institutional domestic environments, and in particular at how such environments affect older people's maintenance of independence.

In general it has been argued that as people age, they become more attached to their homes. Several reasons have been give for this, including the ways in which familiar settings can support and perhaps disguise any failing competencies: the tendency of

older people to spend more time at home as outside obligations decrease in significance; and the fact that many older people are likely to have lived in the same place for a long time. However, increasing age is associated with increasing probabilities of ill-health and disabling conditions, which may be exacerbated by housing conditions. The home can become a support and a problem at the same time. Furthermore, the relationships between older people and their homes is an interesting one because of the often unspoken implication for many (especially the oldest old) that the home they are living in now is probably their last. The frequent assumption is that if they are not to die beforehand, any subsequent move would be into hospital or to residential care.

### **Defining a period for study: 1910 – 1995**

In terms of chronology, the intention was to cover as wide a period as possible; but one within which people would be able to talk about their own lived experiences. I therefore decided to limit the study to the time period between the birth of the oldest respondents and the point at which interviews were conducted for the study. This would give a long period across which to track changes in the availability of housing, the respondents' negotiations through the housing market, and their resulting experiences of home. Effectively this meant looking at a time period between the early years of the twentieth century and the late 1990s.

This time period is particularly interesting. The effects of social change were already filtering into housing policy at the beginning of the twentieth century, before the catalytic effects of the 1914-18 War. This accelerated after the Second World War, when

change was acknowledged and directed, and housing came to be seen as influential on the life chances and well-being of individuals, as well as being reflective of them.

Housing came to be viewed by policy makers as an issue, like public health and education, which was national issue rather than just personal or local. It was a time period during which a nineteenth-century pattern of private landlordism gave way eventually to owner-occupation – but in between there was a period when social rented housing provision by local authorities and voluntary associations had been very strong. The study would be able to see what effect, if any, these changes had produced on individual's experience of home.

### **Why Milton Keynes?**

The study would also need to be bounded in place. Place would be an important factor in people's experience of home, both because of the particular circumstances of housing conditions and accessibility, and because of the role of the immediate locality in framing their experience of the home itself. Relationships with the home and the neighbourhood would be affected by changes over time.

In the mid-1990s, Milton Keynes was a still-expanding new town (referred to locally as 'the new city'). It had been under development since 1969, with cumulative phases of development building up a large urban environment from what had been an essentially rural area with a number of small towns and villages. Among the people who had migrated to Milton Keynes over a period of more than twenty years there was a relatively small number of people who had moved at or around retirement age. They had

actively changed house and neighbourhood in later life. At the same time there was a population of older people who were indigenous to the area, and who had continued to live there after the development of the new town. These people had experienced an accelerated rate of environmental change, not of their own choosing, as the new city was developed to engulf their neighbourhoods. Milton Keynes therefore presented an opportunity to reach a population of older people which included some who had stayed put and some who had opted to move at a fairly late stage in life; the difference in these experiences could be explored.

### **Why women?**

Initially both men and women were to be included in the study. After the pilot study had been conducted (see Chapter 5), and from reading the literature, I decided to focus on the experience of women because:

- given the target age for respondents (around 80 years) and the general tendency for women to live longer than men, more women than men were volunteering. This might also be in part be a result of the methodology, which involved an intimate conversation in the respondent's own home;
- in the pilot, the women volunteers were more forthcoming than men in describing their experiences and feelings about home;
- from reading the literature, it became obvious that both access to housing and the experience and meaning of home were gendered. Normative life course patterns, particularly with regard to parenting and employment, were very different for



women and men in this age group, and concentrating on women would simplify the research by eliminating the examination of gender differences as aim.

The study did not attempt to address issues of race and culture although some issues of class did emerge from it. Given the complexity of cultural attitudes to home, their introduction as a factor would have been over-complicating for this particular study. It seemed that comparative studies of other cultures and of male attitudes to home across the life course would be better left to subsequent studies. (As it happened all the volunteers for this study were white, and all except one had been born in Britain).

The eventual target profile for respondents was women living in mainstream housing within the Milton Keynes new town boundary, who were ideally aged around 80 years. For the purposes of this thesis the definition 'older women' included women aged over 60 years and this was the lower boundary for including respondents. The respondents volunteered to take part in the research on the understanding that it was to be a study concerned with 'older women' and to that extent they were self-defining as such.

### **Why a biographical technique?**

The study was intended to focus on older people as rounded individuals with a context of lifetime experience, rather than as people at a particular stage of life which implied 'vulnerability' or 'special needs'. The aim would be to elicit both the person's own story and the context of their lives from their point of view – their own 'voice' reflecting on their experiences. At the same time the study was intended to look at the effects of

housing policy on individual lives across a period of time. These objectives suggested that a life course approach would be essential to pull together the themes of individual voices and changing social contexts. Such an approach would also be able to take into account circumstances at earlier stages in the life course which had affected individuals' relationships with their homes in later life.

To collect personal and experiential data across the life course, a biographical technique would be essential. In order to make comparisons between individual biographical accounts, an organising method would be needed: the Housing History. Chronological histories of individuals' various homes and house moves were therefore extracted from their narratives and analysed for thematic content. These Housing Histories would adapt and expand upon models used in earlier studies (see Chapter 3); and their use is analysed in Chapter 10.

### **What the thesis does**

The thesis tests the extent to which Housing Histories can make connections between macro level analyses of housing at the level of public policy on housing provision, and micro level analyses of housing at the level of personal experience and the meaning of home for individuals. It also tests whether an understanding of the whole housing history of an individual can contribute to understanding the relationship between people and the homes which they maintain in later life.

The literature review begins (Chapter 2) with how people understand their housing. In functional terms, the ways in which people use their housing can be seen to change

across the life course in response to their evolving needs. But when people describe how they use their homes, it becomes clear that there are also changes in how the home is experienced and what it means at a personal level. This chapter examines some of the literature on the experience and meaning of home at the micro level of relationships between individuals and their homes. The feelings which people have about their homes, and the extent to which they can negotiate changes, are affected by issues such as space, privacy, control, and tenure. The literature about these issues is explored in Chapter 2 with particular attention to the situation of older women.

Housing in general and housing mobility in particular has been strongly related to the life course, with particular stages or events (such as childbirth or retirement) being associated with a likelihood of moving home. Chapter 3 looks at the literature relating to the life course and at influences within the twentieth century which have changed understandings of what might constitute a normative life course. These understandings have underpinned earlier studies of housing histories, some of which are discussed in Chapter 3.

Macro level issues - such as changes in policy or regulations about which groups of people are eligible for particular housing - affect the context within which individuals can make choices about their housing. But the relationship between particular public policies and the private actions of individuals is likely to be indirect, and the constraints and opportunities afforded by policy are not necessarily expressed in the stories which people tell about their lives. Nevertheless it is necessary to have some understanding of

policy issues if individual Housing Histories are to be contextualised. Chapter 4 therefore goes into some detail about housing policy relating to the period under study, both at the national level and in relation to Milton Keynes. The thesis does *not* attempt what Hammersley (1984) has described as the ‘misguided’ search for a grand synthesis between macro- and micro- analysis; it merely seeks to make those connections which are useful to the study itself.

But Housing Histories are evolving both methodologically and theoretically. This thesis aims to make a contribution to both by revealing some of the linkages between individual experience, the social situations of individuals throughout the life course, and the patterns of their Housing Histories. Chapter 5 describes biography as a research technique which ‘gives voice’ to the real experience of individuals; and in particular it describes some previous studies which have made use of biographical data in Housing Histories. Methodologically, the Housing Histories used here extend and deepen the use of histories in housing studies by drawing on biographical accounts of the *whole-life period* of respondents and by taking account of their *experiential descriptions*. In terms of theory, the study extends understandings of the nature of home and the significance of functional and symbolic attributes at different life stages. Chapter 5 also describes how the data for the Housing Histories was collected, organised and analysed.

The analysis of the data is presented in three sections. The first, Chapter 6, uses the organising concepts of *Time* and *Place* to locate the Housing Histories within their context. Housing policy is seen to impinge upon the respondents’ movements because it

affected the choices and constraints open to them in the specific times and places in which they lived. The significance of life course stage is reflected in differences in these effects on successive cohorts of respondents. The second part of the analysis looks (in Chapters 7 and 8) at some of the issues which have arisen from the respondents' biographical accounts of their homes, such as tenure, control, privacy and the use of space, and changes in the meaning of home. The final part of the analysis, Chapter 9, draws upon the Housing Histories to suggest a typology of homes based on attributes of function and meaning, and at the relationship between house and home as people move across the life course.

In conclusion, Chapter 10 summarises the main finding of the thesis and suggests some policy implications. It also reflects both upon the research process used in this particular study and upon possible further uses of Housing Histories and other histories which might link individual experience to wider social circumstances.

## CHAPTER 2: THE MEANING OF HOME

This chapter looks at the literature concerning the relationships between people and their homes. The term 'home' encapsulates the complex cultural artefact through which people literally domesticate a part of their environment. Essentially home carries an emotional and sociological meaning beyond the physical attributes of housing. In common usage and in practical experience, the distinctions between 'house' and 'home' may be more blurred. For example Dovey (1985) suggested that the expression, 'I don't have a home' can mean either a lack of access to a place in which to live, or that a dwelling place fails to carry the real meaning and experience of home.

Discussion here focuses on literature which concerns both the immediate context of individual homes, that is the neighbourhood or near-home environment in **'Neighbourhood'**; and, at a more micro level, the literature on individual homes themselves in **'Home'**. It considers how the context of person/home relationship have changed over time, **'Home and the Life Course'** both for an evolving society and for individuals as they age and accumulate their own life story. Gender and ageing are specifically considered as factors which affect meaning. Although there are many other important aspects of the meaning of home, including issues of race, culture, and religion, these are not central to the argument of this particular thesis and are therefore not considered in detail here.

## **Neighbourhood**

In this study, as in many others reported in the literature, the meaning of home is described as emanating primarily from the immediate domestic environment of individual households – within the ‘four walls’ of their house or flat. However the notion of ‘home’ is sufficiently elastic to encapsulate a sense of belonging to a much wider geographical space: a home town, region, country, even the ‘home planet’. It can be used in a specific context such as a football team’s ‘home ground’; to denote a place of origin or association as in ‘the home of cinema’; or to express an aspiration towards homeliness - for example in residential care ‘Homes’. These useages imply attachments to specific places, or the attribution of shared emotional significance by particular groups of people to particular locations, as opposed to attachments to individual homes. Neighbourhoods are those environments most proximate to individuals homes in which interest and control are shared between households (Taylor and Brower, 1985), and they play a significant part in the experience and meaning of home for most people.

Spatial definitions of what constitutes the immediate neighbourhood vary (see Golant, 1984). In practice an individual’s effective and emotional territoriality is likely to be influenced by factors which affect mobility, such as class, gender, and disability.

Definitions of what constitutes a ‘community’ also vary. Bourke (1994) suggested that it might include elements of identification with a particular neighbourhood or street; a sense of shared perspectives; and some reciprocal dependency. Taylor et al (2000) suggested that most communities can be defined by to two dimensions: the characteristics of their ‘members’ (personal, beliefs, economic status, activities, services, and place), and the

common interests that tie members together (such as cultural heritage, social relationships, common economic interests, political power base). Taylor et al offered specific examples of different types of community such as minority ethnic communities, communities of place. Other authors (Cornwell, 1984; Bornat, 1991) have also referred to 'remembered communities' as people think about past patterns of neighbourliness and solidarity. They point out that these may or may not be idealised - i.e. they may tend to emphasise mutuality and solidarity and de-emphasise the divisions caused by backbiting, gossip, jealousy etc.

Attachments to neighbourhoods have been seen as conditional - for example as neighbourhoods change or as people age and become more frail, social ties may break and emotional attachments may become weakened (Wilson, 1995; Rowles, 1978). In this thesis, individuals' experiences of neighbourhood and community are treated as being essentially variable and contextual: attachment to neighbourhood is consequently specific and mutable. Factors which influence the way people feel about their home area include the effectiveness of the neighbourhood in terms of the quality of the physical and social environment; social networks ranging from close personal relationships to the awareness of familiar faces; and length of residence. Personal attributes such as gender and age may also affect their experience of the neighbourhood.

### ***The physical and social environment***

A neighbourhood has to be defined in relation to geographic locations, even though the specific definitions of boundaries may vary widely between neighbours. From the point of view of individuals, the neighbourhood is generally centred on the home itself. Taylor and



Brower (1985) have described neighbourhoods as being the near-home spaces between private and public places, within which private and public activities blend and interact. They suggested that as one moves away from (one's own) home, both feelings of territorial control and responsibility, and actual attempts to exert control over the environment became diminished. In their opinion the gradient of this distribution of control reflects the degree of order and harmony prevailing in the surrounding neighbourhood.

This principle is perhaps most strongly exemplified where there is an absence of territorial harmony. Where areas are visibly declining (shops closing, loss of public transport and amenities, physical neglect of buildings and landscaping) people may lose affinity with their neighbourhood even if they remain attached to their neighbours and to their own home.

Residents in such situations may experience discrimination, for example in terms of employment opportunities and access to insurance, on the basis of neighbourhood identity.

Their own disaffection can be increased by such demonstrations of outsiders' perceptions of the neighbourhood. Chawla (1992) for example, cited the potential for pain when a growing child becomes aware that her home base is stigmatised as inferior: affection for the place can then give way to ambivalence. Smith (1994) described a local authority housing estate which was experiencing social and physical deterioration, resulting in a negative identity for the estate both among residents and in the wider community. Friends and relatives were reluctant to visit the estate, and residents had difficulty in obtaining credit. Many of Smith's residents said that they had good neighbours, but this made no difference to their own attitude to the estate.

### *Social networks*

Households (if not always all the individuals within them) have usually been able to exercise at least some degree of choice over the location of their home, within their ability to afford it. Two of the major considerations in such decisions are proximity to family, and the requirements of the labour market. Roberts (1984) has described the importance of female relationships, especially mother-daughter relationships in 'traditional' working class communities where succeeding generations tended to establish homes close to the woman's family of origin. On the other hand, where the choice of location has depended upon employment, it has been argued that male (generally better paid) employment has been more significant than both female employment and the proximity of family in determining the location of home (Finch, 1983; Forrest & Murie, 1987). In general relocations related to employment, compared to moves simply to secure better accommodation, are more likely to involve relocation from one area to another. They are therefore more likely to be 'disruptive' in the terms described by Clarke and Dieleman (1996) (see Chapter 3).

Research by Phillipson et al (1998;1999) into older people's kin and social networks purposely re-visited in the mid-1990s communities in Bethnal Green, Wolverhampton, and Woodford which had been the subject of major research in the 1940s and 50s (by Sheldon; Townsend; Young and Willmott). Phillipson et al found that in spite of multiple social and neighbourhood changes, including population ageing and the growth of minority ethnic groups, the significance of kin and particularly close family (within two generations) persisted. Older people still had complex and varied social and emotional networks but their active relationships in day-to-day terms were *more focussed on smaller and more selective*

groups of family and friends. Later work by Phillipson et al (2001), and earlier work by Clark et al (1998) has also emphasised the salience of networks of social support and help – rather than care – and the crucial role of low-level everyday support in maintaining older people in their own homes and communities.

Neighbourhoods with stable access both to full-time male employment and affordable housing close to family, can offer some social stability based on personal relationships and shared local knowledge. Changing employment and family patterns have therefore been described as weakening the social underpinning of neighbourhoods. Cooper Marcus (1995) for example has described the movement to the suburbs in North America, as families sought ‘more home for the money’ and a better environment for their children. Unless the new location was near to established contacts, the improved environment for the family as a whole was often at the cost of women homemakers’ personal sense of belonging and security. Similar studies in Britain have looked at alienation in new neighbourhoods in Britain, particularly in suburbs and new towns (Coleman, 1985; Potter and Thomas, 1986)

Recognisable social networks may become more significant in unfamiliar neighbourhoods such as expatriate communities, newly developed housing estates, and new towns. In a study of kinship in London, Williams (1983) found that family ‘cores’ tended to move out to new locations together: parents and siblings for example might relocate to be near a pioneer family member already established in the new place. In new and developing communities where accommodation - for a time at least - has been readily available for particular groups of people such as the kin of existing residents, *chain migrations* of

families and other social contacts has helped to maintain some continuity of old relationships within the new environment.

### ***Length of residence***

It has been argued that the familiarity with a neighbourhood brought about by living in it for a long time increases attachment to that neighbourhood regardless of the quality of social relationships within it. Bourke (1994) reported on some research undertaken in a working-class area of Liverpool by Madeline Kerr in the late 1950s, at a time and place where a ‘traditional’ working class community could be identified. In that study Kerr found that only five out of sixty-one families had any desire to move to another location. Rather than attributing the general reluctance to move to existing social relationships, Kerr identified the main reason as a vague, undifferentiated feeling of belonging, and the security of moving around a well-known territory. Certain aspects of familiarity with neighbourhood, including physical adaptation, shared knowledge, and biographical contextualisation, are salient features of the neighbourhood particularly for older people, and these are discussed below.

### ***Gender and neighbourhood***

For the participants in this study, their historic and socio-economic/class positions, and their experience as women and as primary family carers were particularly salient in their own experiences of neighbourhood. Feminists have argued that the neighbourhood has held more personal significance for women in British society compared to men, because women’s social and economic position can constrain their movement beyond the neighbourhood, at least at particular periods in the life course. Girl children, for example, may be given less

permission to play or socialise away from the home area; mothers of young children may have no access to a car during the day; when their children are at school, women's access to work may be tied to school hours and locally available work; women may be more afraid than men to leave the home alone at night; and for older women, poverty and ill-health may discourage travel away from the home area (see McDowell, 1983; Matrix, 1984; Roberts, 1984; Hunt, 1989; Madigan et al. 1990).

Feminist historians and others have argued that the development of the modern city brought about a separation of location between work and home, public places and private places, male places and female places (e.g. Matrix, 1994; Mason, 1998). Men went out to work in the public domain, while women stayed at home tending the domestic environment and caring for other dependants of the household. One demonstration of this was the sense of displacement which has been described in unemployed and retired males when they are forced to spend most of their time at home. In times and places where access to employment outside the home was limited, many women worked within or from their own homes: for example in childminding, in sewing or assembly work, or in sales. In general such work tended to be devalued relative to full-time work outside the home, and it was often seen as intrusive by other members of the household (Roberts, 1991; Nippert-Eng, 1996). However, as long-term and full-time employment become less standard and less concentrated in male-dominated industries, and as home-based work again becomes more common both for men and women, it might be expected that there will be changes in attitudes both to what counts as 'real' work, and to the home as a workplace.

### ***Age and neighbourhood***

Older people can be particularly vulnerable to neighbourhood deterioration. For various reasons (see in Chapter 4), older women who stay put in the same house may find themselves in deteriorating neighbourhoods rather than improving ones. At the same time the personal significance of neighbourhood is likely to increase with advancing age for a number of reasons including length of residence, the amount of time spent in the neighbourhood relative to other places, and the increasing significance of local contacts for practical support. Wilson (1991) has also pointed out that shared local histories can mean that neighbours have a rounded knowledge of an older person as someone they know who has grown old, rather than as an anonymous 'old person'. When people move in later life or when most of the neighbours have changed, the loss of knowledge of the biographical context of older people can devalue their significance as individuals. In Wilson's view this was made more common by the tendency of some older people to relocate nearer to their children, leaving behind contemporaries with very little social support. In her study, *'almost as many friendship groups had been broken by late post-retirement migration as by death'* (Wilson, 1991, p.269).

Rowles (1978) in the USA studied older people's use of space and described various ways in which older people compensated for, or adapted to, reductions in their physical abilities. He commented on these people's implicit awareness of the physical nuances of very familiar places and the connection between their feelings for places and past events in their lives. This was demonstrated by their ability to reproduce *cognitive maps* of those areas

which were important to them. Rowles considered that the identification of older people with their home place was fundamental to self -identity:

*Selective intensification of feelings about spaces may be far more than merely the coincidental outcome of lengthy residence in a single setting. It is postulated that it represents a universal strategy employed by older people to facilitate maintaining a sense of identity within a changing environment.*

(Rowles 1978. p 200)

Biographically-based housing histories can map evolutionary changes in people's connections with their home locations, and this thesis looks at the relationship between ageing and neighbourhood (see Chapter 8) in particular in the light of Rowle's (1978) assertion about ageing and neighbourhood and Taylor and Brower's (1985) suggestions about the variable density of individuals' control over areas of the near-home environment. The analysis of the housing histories in this thesis is informed by aspects of several of the studies outlined above. In particular, notions of continuity and displacement in terms of *location* rather than *housing units* (Wilson, 1991; Bourke, 1994; Clarke and Dieleman, 1996) provide an important perspective on how people interpret and identify with their homes in later life.

## Home

Perhaps even more than the neighbourhood, the individual home is both functional and symbolic. Rapoport (1969) claimed that the most basic underlying human needs - for example for security and identity - are biologically determined and therefore relatively constant across time and cultures; but that the perception and expression of those needs are variable, and linked to specific cultures. In modern 'Western' cultures, the home is intimately related to family and individual biographies and to the sense of self (Cooper-Marcus 1995). Gurney and Means (1993) suggested that home derives meaning from cultural, societal, and personal levels of interaction:

*The home is the subject of political rhetoric, popular adages, myths and aspirations at a cultural level. It is a commodity which is consumed and produced at an intermediate level. It is also an intensely personal sphere where personal biographies are formed at the personal level.*

(Gurney and Means, 1993, p 127).

Allen and Crow (1989) described some of the aspects of home which they consider to be fundamental to its meaning – these included privacy, security, control, and self-expression. Firstly, home is a private place. At home people can to a greater or lesser extent be 'off stage' or 'off guard' against the observation of the general community. People expect to feel secure at home, and to be able to exercise some control over how they live, and if they do not the integrity of the home is compromised. The home is also a place where people can be free to express themselves, both in the materiality of the environment (decorations,



objects etc) and in the routines of daily life. Home is therefore a place where people can to some degree exercise control, make choices, and behave autonomously.

Collopy (1988, p 10) has deconstructed the notion of autonomy as: '*...a cluster of notions including self-determination, freedom, independence, liberty of choice and action.*' In describing some of the polarities within the overarching notion of autonomy<sup>1</sup>, he underlined some of the differences in the ways in which people may exercise control as their physical/mental abilities and their decision-making status diminishes.

Although Collopy's discussion related primarily to residential care, the analysis could also be applied to people living at home who require domiciliary care and therefore surrender some privacy in exchange for services.

Allan (1989) also introduced the notion of 'insiders', and 'outsiders' to the home. The home implies boundaries which determine access to particular parts of (or all of) the home for residents and non-residents. Different degrees of kinship and intimacy allow different kinds of access in terms of which rooms may be entered when, and under what circumstances. In essence this approach was an extension of Goffman's (1959; 1971) notion of the regionalisation of performance, in which behaviours are moderated according to place and the 'audiences' within different places. This notion suggested a conceptual differentiation between spaces which were the sites of social interactions or 'performances'; and 'backspace', where there was privacy and an absence of social performance. More recently, it has been suggested that this conception privileges space over action (Werlen,

1993; Gurney, 2000). Gurney suggests that space is predicated on the action which takes place within it. In terms of the home, this means that privacy is created by behaviours and routines rather than spaces.

The home has also been conceptualised as a site of social and economic reproduction, and in this context issues arise about legal and emotional ownership which are important to the understanding of housing histories. In a study about the experience of older women, the gendered nature of people's relationships with their homes must also be considered.

### ***Home and tenure***

At the start of the twentieth century, accommodation shortages and the prevalence of concealed and sharing households (Chapter 4) meant that rather than denoting legal ownership, 'a home of one's own' meant a dwelling with its own front door and which was not shared with another family (e.g. Mass Observation, 1943). Status was conferred by the type and location of property which people inhabited. It is a characteristic of present cohorts of older people in Britain that they have experienced the shift in general perceptions of the acceptability and appropriateness of rented accommodation alongside changes in patterns of sociability inside and outside the home. The effect of tenancy on people's relationships with their homes has been subject to much discussion in the literature; particularly since the development of sociological theories of consumption sector cleavage (for example in Saunders and Williams, 1988) and an increased focus on social exclusion.

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<sup>1</sup> Collopy's polarities were: decisional v. executional; direct v. delegated; competent v. incapacitated; authentic v. inauthentic; immediate v. long range; negative v. positive.

As households appeared increasingly to turn inwards towards the home for leisure activities, the 'privatism' of domestic life has also been related to tenure and consumption patterns (see Chapter 4).

Allan and Crow (1991) however claimed that the dichotomy between public sociability and private isolation, which privatism describes and theorises, is unsubtle. Just as much as in the home, sociability in public contexts is likely to be centred around 'specific others'. They also suggested that as people commit more effort to their homes they may become more eager to display their achievements to others – and this became increasingly possible as general domestic standards rose.

Allan (1979) had argued that domestic entertainment can be used both as a way of defining selected, 'voluntary' relationships, and also to provide a context in which to display the taste, talents, etc of the host. This has long been the situation in middle class homes, but the inference is that change to the quality and ambience of working class homes (except those of the very poor) means that there is now less need to protect those homes from the gaze of others. One could argue that this serves to further residualise the homes of poor people as being particularly 'unvisitable'. Allan (1989) subsequently argued that in the perception of the occupiers, the visitability of a home is likely to be influenced by the degree to which it is felt to conform to ideas about 'normal' family life:

*For example, there is often reluctance to invite people in if the home's material standards are thought to be below par; or if there is domestic conflict and/or*

*violence; or, indeed, if a dependent elderly person being cared for in the home causes embarrassment through, say, dementia or incontinence.*

(Allen 1989, p.153).

Saunders and Williams (1988) argued that because the home is simultaneously a social and physical location in the world, it potentially offers some people a source of 'ontological security': a sense of niche and belonging which reflects persistence in place and time. They claimed that there is a difference between owning a home and owning, say, a car or a television set:

*Cars and television sets belong to people, but it is people themselves who feel that they 'belong' at home. (Saunders & Williams, 1988, p.87).*

However, it could equally well be claimed that 'belonging to a home' might not mean the same as having the home belong to you: a person could feel either, both or neither. Saunders and Williams' analyses have been disputed (e.g. Hamnett, 1991; Watt 1993), but consideration of the role of different tenures in terms of life chances and social functionality indicate that the experience of home, if not its emotional significance, may indeed be affected by tenure.

Many people who are now in later life entered local authority rented housing, either as children or as younger adults, at a time when council housing was perceived to deliver 'a home of your own', and very often in the form of high quality and spacious

accommodation. Before home ownership became very common, many council tenants and people on waiting lists considered council accommodation to be in some respects superior to owning because it carried less financial risk and less responsibility for maintenance. For some people this continues to be the case: Means (1990) for example found low-income elderly home owners in the north west of England who wanted re-housing in council accommodation. This points up the fact that, just as with other tenures, there are great variations within council housing in terms of quality, cost, and location and at the margins the functional attractiveness of one tenure over another may be difficult to determine.

As a limited resource, good quality council housing has always been in demand and therefore difficult to access for disadvantaged groups: Clapham and Kintrea (1986) described inequities in council housing allocations: for example low income families' lack of leverage: but in many allocation systems old age in itself was taken to imply a 'deserving' rather than an 'undeserving' case (Means, 1990). Nevertheless certain types of property were often deemed 'not suitable' for older people and the perception has often persisted that older people 'under-occupy' family-sized accommodation. It should be stated here that the nature of housing demand and allocations in accommodation provided by registered social landlords will be affected by proposals in the 2000 Green Paper, 'Quality and Choice – a decent home for all', but it is unlikely that the element of choice introduced by the legislation will entirely level the playing field in terms of access to the most attractive housing.

While many older council tenants now live in houses and/or neighbourhoods which they have occupied for some time, factors which forge attachment to place and give meaning to the home - functionality, length of residence, family history, familiarity - may come into conflict with neighbourhood change and the diminished social status of the tenure. As owner occupation has become more common-place, and the ubiquity and status of council housing has declined (due in part to sales of better council houses - see Chapter 4), the general perception and status of council accommodation has changed. Tenants now appear less inclined to call the home 'their own' compared to people who are buying a house (Saunders, 1990). Gurney (1999) has described the normalising discourse which is now embedded in the discussion of home ownership. This suggests new forms of exclusion which might be experienced by those, outside the new norm, who continue to rent their homes.

Ownership of one's home has been credited with reinforcing many aspects of place attachment, and of self-identity. Home ownership affords opportunities for the display of wealth and taste through personalisation and improvements which have often not been available to tenants either contractually or because of a perceived waste of investment in somebody else's property. Both home owners and people in rented housing appear to agree that the legally owned house is likely to have more personal meaning than a rented home which can be reclaimed by the landlord (Means, 1988). Saunders (1990) described the economic benefits of home ownership, which allows the accumulation and transmission of wealth; and its enhancement of autonomy by reinforcing attitudes of independence. But he also suggested that ownership *of itself* conferred both actual and emotional security. He

suggested that ownership or non-ownership was therefore a major factor in determining how people felt about their homes. Saunders argued that as people age, they become more attached to the home they own and more likely to regard it as their ideal home, while at the same time becoming less concerned with the home's market potential. Because the women in his study replied in similar terms to the men, Saunders also concluded that there was no substantial difference between the genders in their feelings for home. Other authors, including Roberts (1984) and Darke, (1994) have found on the contrary that the socio-economic position of women relative to men influences their experience of home and therefore their feelings towards it.

As home ownership expanded through the population, the debate about its significance both in personal terms and in terms of the effect on intergenerational transfers of property continued. On the other hand, little attention has been paid to the extent to which young adults do or do not associate house purchase with normative behaviours of settling down and raising a family. Furthermore, the personal meaning of a home which has been bought through personal endeavour may be rather different from that of a home which has been inherited, and outright ownership may be qualitatively different from ownership during the period of purchase. These questions have yet to be researched in detail.

There has been some debate about the effectiveness of home ownership in allowing and generating intergenerational transfers of property in particular situations, but researchers including Sixsmith (1988) and Saunders (1990) have found that the ability to leave a property to someone is generally valued by older people as an expression of their effective

generativity. Dupuis and Thorn (1996) found that men in particular felt home ownership was evidence of their ability to be a good family provider, and it is evident from other research (Cooper-Marcus, 1995) that some older widows retain the sense of the owned home as evidence of their late husband's generativity. However it is also clear that for many older people the experience of home ownership can be problematical. Ageing properties, low income, and/or distance from kin may counterbalance any benefits of ownership and in recent years there has also been the additional worry of financing care from housing equity.

Another factor which has affected people's attitudes to inheritance is that of family breakdown and reconstitution. Work by Bornat et al (1999a; 1999b) on the impact of family change on older people showed that separation and repartnering in any generation affected notions across generations of who was 'family'. Families created in by the processes of divorce, separation, co-habitation, and re-marriage were very flexible - but even so there was a continuing primacy of blood relationships when it came to questions of inheritance.

### ***Home and Gender***

Housing provision has included an element of gender difference, in that women are disadvantaged compared to men in access to higher status housing (Chapter 4). While there are changes in access for different groups of people across the life course, the effects of gender disadvantage persist - for example through poor pension provision and the cumulative consequences of earlier life chances (Sexty 1990; Morris and Winn, 1990; Clapham et al 1990). It has been argued that as a result of their socio-economic position



and their biological and cultural difference to men, women experience the home environment differently to men and have a more complex relationship with it (Hunt, 1989). These themes have been taken up particularly in feminist critiques of gender relations where 'traditional' attributions of the home as 'a woman's place' have made the home an obvious site for debate about symbolic and functional roles in the lives of women both inside and outside the house.

Somerville (1994) placed the social meaning of the home among related literature on social processes. He categorised the specific literature about gender and housing into six themes:

- issues of equality of access.
- the division of labour in the home,
- resource distribution in the home,
- domestic violence,
- the evolution of power, status, and economic relationships between men and women;
- and
- relations between gender and employment in housing.

Feminist writers have observed that for women the home can, and does, involve negative aspects of function and status alongside the positive aspects. Women's homes have been characterised as places of potential oppression, subjugation, and abuse (e.g. Craik, 1989); although Darke (1994) has argued that this analysis stemmed from Marxist feminists' theoretical analysis of socio-economic relations rather than from the personal interpretations

of the women in question. It appears that whatever negative connotations may be unspoken, most women speak of their home primarily in positive terms.

Women have tended to take the main responsibility within their own homes for the day-to-day running of the household and the order and cleanliness of the house. Saunders & Williams (1988) suggested that domestic tasks within the house, and jobs which require high energy, but low information, often turn out to be feminised. Jobs outside the home, or jobs high on information and low on energy are often taken on or shared by men: but those tasks which are symbolically most 'polluting' are seen as women's work. These attitudes may be most significant for older people who, following many years in a marriage with a 'traditional' division of labour, have to take on unaccustomed tasks after widowhood.

It has been argued (Watson, 1986) that 'home-as-product' has underpinned women's relationships with the home. While it is a haven and comfort, the home at the same time demands constant attention and implicitly reveals a woman's competence as a homemaker. Changes in house design and domestic technology have had a strong influence on the display and 'visitability' aspect of home. For example Madigan et al (1990) have discussed the implications of design changes such as the through-room which became common from the 1960s. Earlier house designs had usually included a parlour specifically set aside to impress visitors with the respectability of the household. With through-room designs, the loss of a 'back room' for untidy family life and living rooms permanently 'on display' to potential visitors increased the burden of keeping the home tidy. Some authors have argued that the symbolic and public display of competence has sometimes been a dominant

requirement of domesticity. Roberts, for example has written about women earlier in the century who, with less resource to technological and chemical aids had a constant struggle with dirt :

*The woman's first preoccupation tended to be with outward show - windows shone, framed by immaculate starched white curtains; front doorsteps were unblemished with human footprints. One Lancaster woman used to say "Keep the front doorstep clean. There's more passes by than comes inside".* (Roberts. 1984, p 135).

For most people, the experience of home is bound up with the experience of family. In the case of women, this has usually involved at some stage a role as a carer, either of children or of other relatives. Oakley (1974) pointed to childbearing and family care responsibilities, rather than gender itself, as the cause of labour market inequalities. Child care responsibilities place women at a disadvantage in the home ownership market and they mean that women have tended to spend more time than (most) men in or near the home.

Most people live at some time in households which involve the sharing of living spaces. Cooper Marcus (1995) asserted that having some space of one's own is fundamental to balanced relations between a couple or within a family. However when Madigan and Munro (1990) looked at the issue of women's access to personal space within the family home, they concurred with a comment by the journalist Katherine Whitehorn, that in Britain many women have real difficulty in knowing what, if anything, is their own exact territory. In one

sense a woman may control the whole house, while in another sense only her cupboards are her own personal space.

Issues about living collectively (particularly in nuclear family groups and as couples) and living alone, are significant in understanding the whole-life experience of home for older women. This thesis draws in particular on these analyses of the gendered experience of home, which in the case of older women can have had cumulative effects. It also draws on the notions previously discussed from Allen (1978; 1989) and Gurney (2000) about how privacy and 'visitability' may be constructed in terms of routines and habits of access to peoples' homes – routines which change over time and with changing circumstances. Allen and Crow's (1991) notion of the 'specific others' with whom people have social interactions both at home and in the wider social sphere, and the notion of the flexible family as described by Bornat et al (1999a; 1999b), both relate to these ideas about how older people can maintain both social contacts and personal autonomy based on the home.

The concept of control is also related in this thesis to tenure issues and the normalising discourse of home ownership (Saunders and Williams. 1988; Saunders, 1990; Gurney. 1999). The notion of an emotional security based in or expressed through the home is taken as central to an understanding of the meaning of home in later life, and issues of tenure and control, and the nature of the discourse about home, will therefore be investigated as essential processes which connect housing with homes.

## **Home and the Life course**

Studying housing histories can allow researchers to consider the ways in which experiences of housing and home may change across the life course. A study of older women's housing experience can also show how earlier experiences affect later ones. Whether or not people move home, life course events such as reaching adulthood, marriage, childbirth, divorce, and widowhood, as well as ageing itself, have a cumulative effect on their relationship with home. In this final section I look more specifically at life stages, including those stages before and after the 'economically active' mid-life period - which has most commonly been theorised in terms of person/home relationships. I also look at some models of how these relationship with the home are forged, and at some changes in our understanding of person/home relationships and the life course.

### ***Home Earlier in Life***

Most of the literature on the meaning of home relates to adult perceptions, but there is a literature addressing the childhood experience of home, either as an aspect of child psychology or as an aspect of reminiscence in later life. Chawla (1992) has discussed the role of the childhood home in the establishment of self-identity. For the child, home fulfils a need for security and nurturance. It allows space for the transmission of ideas and values, for growth, and for development of the imagination. The status of children within the family is one of the many aspects of society which has been seen to change over the last century, along with the perception of children's need for private space and the means of self-expression within the home (Cooper Marcus, 1995), and consequently the experience of present day children is likely to be profoundly different from that of people who are now

aged. But *childhood homes* are commonly perceived as strongly influential throughout life and, particularly in later life, are vividly recalled. Cooper Marcus (1995) contended that meanings of earlier homes are embedded within present ones, with memories of earlier homes often recurring in dreams as well as in reminiscence. The emotional significance of the childhood home is therefore likely to persist long after its influence on an individual's subsequent housing opportunities, and might be expected to feature strongly in most people's narratives about their housing histories.

*Leaving* the childhood home is seen as a critical life-transition in terms of self-expression and choice of lifestyle. Cooper Marcus (1995) has described how for some people emotional ties to the parental home lead to states of - emotionally if not actually - 'always or never leaving home'. The process of home creation in adulthood can thereby become one of constantly trying to recreate the childhood home, or of trying to create its antithesis. These are states which she attributes to the relationship with the mother (as the traditional main homemaker) and to attachment to or rejection of her, symbolically, through the home. Mason (1989) has described a more general perception that the parental home persists, in an emotional sense, as the home of the children after they have become adult themselves and finally moved away. In many cases the parental home also continues to have a functional role in the lives of adult children with homes of their own. In terms of Allen's (1989) insiders/outside analysis, children often retain a privileged status within the parental home, having access at times and to areas not generally open to people from outside the resident household. As has already been discussed, the parental home may also offer a temporary refuge in times of trouble such as divorce or separation. In the light of Cooper-

Marcus's (1995) claim about leaving home, it could be that, in a similar way, adults reflect their own experiences of refuge/rejection/independence at this time in their approach to helping subsequent generations.

### ***Home in Later Life***

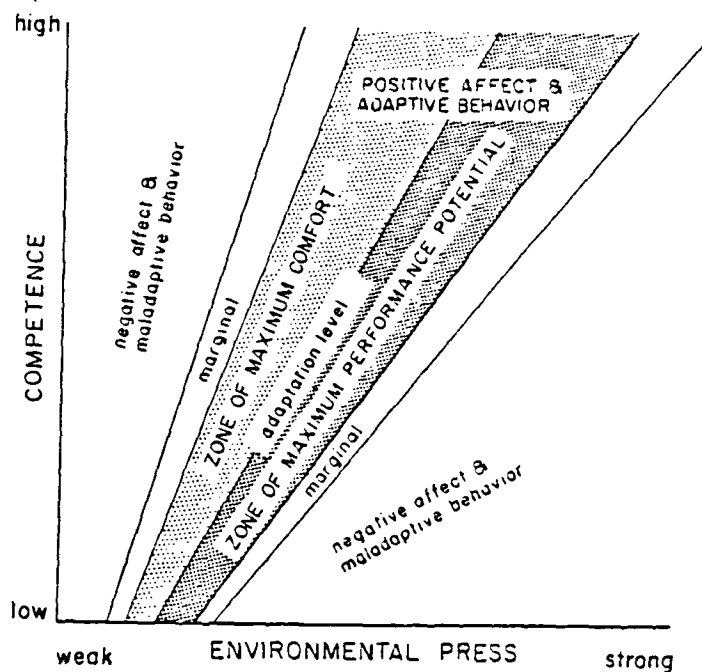
At the other end of the age spectrum, there is a literature on the particular meanings of home to people in later life. Older people have been characterised as having a different and perhaps a more intimate involvement with the home than younger people because of cultural, socio-economic, biological and psychological differences - arguments which reflect some of those in the literature of gender and home. Descriptions in the literature of older people's *attachment to home* refer to the functional and psychological consequences of ageing, with themes which include self-identification and independence (Rubenstein, 1989); niche adaptation and environmental compensation (Lawton, 1980); long-term residence and a reluctance to move or to be disturbed (Harrison and Means, 1990); and the closeness of death (Sixsmith, 1986). These themes have been strongly influenced by psychological analyses of the effects of ageing, and in particular by environmental psychology, and their perspectives have informed this thesis.

There is also a large related literature of man-environment studies within a range of disciplines, including geography, anthropology, architecture and sociology. This literature has contributed some underlying notions of how we might model the relationships between peoples and places - accompanied usually by critical discussions

about their practical applicability and theoretical robustness (Rapoport, 1982; Christensen et al., 1992)

### *Models of Attachment to Home in Later Life*

In gerontology, probably the most influential representation of person/home interaction has been Lawton and Nahemow's model of ecological relationships involving both personal abilities (competence) and environmental stimuli. Their classic representation of environmental press and adaptive behaviour is reproduced here as Figure 2.1:



**Figure 2.1: Model of Environmental Press/Competence**  
(From: Lawton & Nahemow, 1973)



Lawton's central thesis, elaborated over a number of years, (1970a; 1985; and including collaborative work with Nahemow in 1973 and Parmelee in 1990), was that behaviour is a function of individual *competence* within the *demand characteristics* of given environment, mediated through a subjectively defined person-environment interaction called *environmental press*.

Lawton has stated that competence is not entirely subjective but '*has a clear evaluative connotation*' (Lawton, 1982, p 35). In the view of Lawton and Nahemow (1973), the processes which seemed most clearly to represent or reinforce competence were, in an ascending order of complexity:

- biological health.
- sensory-perceptual capacity.
- motor skills.
- cognitive capacity, and
- ego-strength.

These processes were described as being potentially in decline in older people, affecting their adaptability to changing environments. Lawton (1980) thought that it was also useful to discuss taxonomies of place, although he acknowledged the transactionalist viewpoint that people and their environments can not really be conceptually differentiated. He distinguished five related aspects of the environment used by different writers:

- *the personal environment* : significant persons in a subject's life, e.g. family, friends.
- *the group environment* : the behaviours of individuals acting as a group. including peer pressure, social norms – independent of either individuals or the wider social context.
- *the 'suprapersonal' environment* : the characteristics in aggregate of people living near the subject - for example their average age, income, ethnicity.
- *the social environment* : of social, political and economic institutions and movements, cultural values, etc..
- *the physical environment* : the measurable natural or built environment.

Lawton emphasised that these distinctions were heuristically useful rather than definitive. He proposed that an individual's adaptation to the environment would be maximised where the environment as a whole suited their needs and the own competencies. In later developments of this idea Lawton and others introduced the notion of pro-activity in shaping the environment (Lawton 1989), and the conceptualisation of the person-environment relationship in later life as an ongoing dynamic between autonomy and security (Parmelee and Lawton, 1990).

Some later researchers have tried to relate older individual's connectedness to the environment more directly to their (subjective) inner emotional lives. Rubenstein (1989), taking a psychosocial approach, attempted to theorise the connections between the home environment (defined as both the dwelling place and the objects within it), and

the psychological integration of home. From an intensive study of a small group of older Americans, he described three classes of empirically derived psychosocial processes.

These were defined as relating to:

- the sociocultural order ('social-centered processes'),
- the life course ('person-centered processes'), and
- the body ('body-centered processes').

Rubenstein saw sociocultural ordering as:

*...the process through which the individual interprets and then puts into practice for herself the version of a collective sense of what is proper and what it means to be a person.* ( Rubenstein, 1989. p S48)

In Rubenstein's view, the re-creation of shared (cultural) norms was a fundamental part of the processes which link person to place. This included notions of correct standards and behaviour, the proper times and places for particular activities etc.,

Within life course related processes, Rubenstein identified four elements of place attachment involving increasing degrees of identification with objects in the environment, from simple 'accounting' for the provenance of environmental features, to a close identification which he called 'embodiment':

*...embodiment can be important to some older people for whom, at the current time, aspects of the physical environment may have a potential for greater endurance than their own bodies. Environmental features may therefore be assigned the task, through embodiment, of carrying the load of personal meaning and thereby aid in the maintenance of the self, when it is threatened.*

(Rubenstein, 1989, p S50)

In terms of the body, Rubenstein described two processes: 'entexturing', where regulation of the environment serves to induce a sensory state of comfort; and 'environmental centralisation', so that the environment is manipulated over time to accommodate increasing limitations of the body. Peripheral areas are closed off and living space is concentrated into central zones. Less important activities are abandoned to muster energy for those activities which are felt to be important.

In a British study, Sixsmith (1988) suggested that three aspects of home life were particularly significant to older people. These were:

- home-centreness,
- meaning (both symbolic and instrumental), and
- emotional attachment.

Sixsmith suggested that home assumed greater significance both symbolically and instrumentally as life became increasingly focussed around it and as the familiarity of home helped to offset the obvious effects of sensory deficiencies. He also suggested that the home

promotes independence by providing a symbolic and instrumental demarcation between the self and others:

*It is possible to understand the growing significance of the home in terms of the transaction 'independence' which links together the ageing person's growing awareness of the life changes that are common in later years, and the home as a means of negotiating these changes.*

(Sixsmith, 1988, p 252)

In terms of the emotional attachment which older people feel for their homes, Sixsmith suggested that home, previously a generalised concept for many people, becomes in later life very much related to a specific place, and that people tend to want to continue living where significant past events have taken place. In his study, emotional attachment was the most frequently stated reason for not wanting to move, and Sixsmith related this attachment to four considerations:

- emotional investment in the home and its associated memories,
- an awareness of the closeness of death,
- familiarity with the house and neighbourhood, and
- 'rootedness to place'.

In the analyses of both Rubenstein and Sixsmith, the individual's biographical relationship with the home is more strongly emphasised than it is in the person-environment models which compare individual competence with environmental affordances.

### ***Attachment to Home in Later Life and Relocation***

However, as both individuals and their homes age, many older people are faced with the dilemma of making a choice between staying put in an increasingly ill-fitting environment, or making a move to a new home.

The decision about whether to move or to stay put is a big issue for some people, while for others it is not an issue at all. In models of person-environment congruence, people with decreasing physical, mental, or emotional strength who have had a long-term or even life-long residence might be expected to experience increasing tension between the emotional and the functional capacity of home. These tensions may be changed but not necessarily resolved by moving - for example the functionality of the new home may be counterbalanced by its un-evolved emotional significance. Some dwelling places may never come to be experienced as 'home', and for older people these may be places inhabited at a late stage, reluctantly, when they are less independent. An example is the experience of some older people who move in with relatives:

*For example infirm elderly people may be encouraged to give up their own home and move in with one of their children. ...Even if they have specific rooms set aside for their exclusive use, they are unlikely ever to come to regard the new*

*arrangement as equivalent to being in their own home. The sad irony is that the younger generation also sometimes feel that their home has been invaded and that they are no longer able to mould it as they wish.*

(Allan, 1989, p145)

Some older people cannot or do not wish to move even though their living environment has become unsuited to their functional needs or constrained by their own diminishing mobility. Rowles (1978) described in detail the geographical constraints upon older people in this situation, but he also described their resourcefulness in using new strategies or the help of other people to negotiate their homes and neighbourhoods. In some cases this involved a stark contrast between their physical range - perhaps just a few rooms in their house - and the range of places in their imagination:

*...by acknowledging the role of geographical fantasy within a more holistic interpretation, we see that physical limitation does not necessarily imply psychological retreat. Indeed, it may signify the reverse. We can begin to detect a rationale behind the observed propensity for older people to muse on environments of their past, and to surround themselves with cues linking them with the worlds of their children. It becomes possible to understand how many older people are able to lead fulfilling lives in the most squalid surroundings. The proximate contemporary setting is only a part of their geographical lifespace. (Rowles, 1978, p.208)]*

Furthermore it should be stated that some studies have indicated that relocations need not be traumatic if they are undertaken voluntarily and can be achieved without undue disruption of contacts or loss of independent status (e.g. Carp, 1975; Clark and Dieleman, 1996).

The suggestion from these studies, and one which informs the analysis of this particular study, is that the relationship between older people and their homes is very much an on-going process of creation and reflection. The relationship may be unbalanced by a number of factors but in many cases older people will arrive at alternative ways of creating home, either in situ or in a new place. The alternative strategies available to people will be informed, among other things, by their own previous experience and the context within which their lives have been lived. In this last section I look at some of the influences during the twentieth century which changed attitude to home and its creation.

### ***Changing Influences on the Meaning of Home and Neighbourhood***

Before 1914, many people stayed within established neighbourhoods and it was relatively easy for people to protect or enhance their social status by moving around within the 'subtle social nuances' of streets and neighbourhoods (Ravetz & Turkington, 1995). Young & Wilmott (1957) described how, at the start of the twentieth century, working class kin helped to secure nearby private rented accommodation for younger generations. Even into the 1950s, kinship was still a significant factor in working class neighbourhoods:

*In a national sample of households in the 1950s, 28 per cent of the working-class families had relatives living within five minutes' walk of their home, compared with*



*18 per cent of the middle-class families. Kin who lived nearby were visited more frequently.* (Bourke, 1994, p.153).

Furthermore, in 'traditional' settled working class communities, neighbours and work mates were liable to become kin through marriage. Although many people did move in and out of such communities, there was a core of non-moving families which ensured a level of social stability, and this stability is often commented on by older people recalling their youth.

However proximity does not necessarily imply attachment between neighbours. Allen (1989) has suggested that in overcrowded tenement neighbourhoods, constant proximity and material want forced an intimacy between neighbours in which it was necessary for individuals to maintain a degree of reserve if they were to preserve any vestiges of privacy (Allen, 1989). In a study of families in East London, Cornwell (1984) demonstrated that close proximity was not always welcomed. Gilroy (1994) has also discussed 'classic' neighbour interactions between working-class people in adverse situations. While there was evident mutual support, and co-operation between neighbours so that they could maintain some control over the neighbourhood, there could also be a 'cultural poverty' within such communities which could give rise to enmities between neighbours (for example with small issues escalating into major disagreements).

The fact of spatial immobility is not the same as the desire to stay in the same place, and vice versa. Housing shortages after the Second World War, coupled with rising expectations of housing and changing social relationships (see Chapter 4) meant that the continuity of

long-standing neighbourhoods could no longer be taken for granted. For example in Hackney in 1944,

*A stagnant housing and employment market kept people in place, even against their will. A spatially immobile population consisting of a considerable proportion of people anxious to leave may not be the best locality for the development of either communal responsibilities or pride.* (Bourke. 1994, p142)

After the 1950s, as new council housing became increasingly available, it was taken up particularly by people in the skilled working class and the lower middle class. Stacey et al (1975) asserted that this tended to divide households sooner and place greater distances between parts of the family.

At the same time other societal changes were resulting in the fragmentation of households into smaller units (see Chapter 4). Recent evidence however suggests that such social changes need not necessarily imply the breakdown of support networks. For example a study by Bornat et al (1999) suggests that post-divorce families reform into new structures of mutual support. Nevertheless it seems clear that physical distance from kin, population mobility, smaller households, and a trend towards privatism in general, have all affected the way in which neighbours relate to one another. Ravetz and Turkington (1995) have commented on the imperative for people to avoid being seen as a 'nosy-Parker'. Allen (1989) has argued that since material housing conditions have improved and households generally have gained access to more space, neighbouring has

changed from intimacy (welcome or not) to a 'friendly distance', with normally no expectation by neighbours that they should mix with each other within their homes. However the work of Phillipson et al (2001), Clark et al (1998), and others, has also shown that in the case of older people there remains a crucial role for positive neighbouring in the form of low-intensity support and 'looking out' for one-another.

Chapter 4 shows that in general, housing conditions in Britain were much worse at the beginning of the twentieth century than at the end in terms of the physical condition of buildings, amenities, enforced sharing, tenant's rights and access to home ownership. At the beginning of the century housing conditions forced most people to live in very close proximity to one another and a substantial proportion of households shared houses with others. In these circumstances individuals would find it hard to be alone (Bourke 1994) and indeed people might have to go away from the home to get some privacy, for example when courting.

By mid-century there was a rise in expectations of material standards. Ravetz and Turkington (1995) commented that people moving from slum clearance areas into new council flats and houses commonly felt that their new homes were 'a dream come true'; but once higher standards had been experienced people became more discriminating and their standards and expectations rose. Domestic design changes in the twentieth century have included: internal sanitation, the separation of public and private space within the home, the development of kitchen and labour-saving devices, separate bedrooms for children, the spread of central heating, the development of the parlour, living room and

later through-room, and a recognition of the need for car parking space (Peace and Holland, 1994). As household affluence and leisure time began to increase after the Second World War, many households began to invest time and money into the embellishment of their homes as a form of self-expression as well as an investment in their primary capital asset. This is not to claim that such attitudes were universal. Significant groups of people - for example people from different cultures, or those with different philosophical outlooks on what matters in life - resisted these moves to increasing materialism within the domestic sphere. Nevertheless these tendencies were recognisable within mainstream culture and significant enough to influence the accepted norms of housing standards.

This chapter demonstrates, from a variety of literatures, some of the complexities of home and aspects of the person-environment relationship which have a bearing on understanding what housing means to people, and particularly to older women. The literature in general, and Gurney and Means (1993) in particular, has informed the approach taken in this thesis, where the person/housing relationship is seen as a continuous process, affected both by personal and psycho-social influences and by the 'external' circumstances of housing availability and the built form. The approach has taken account of perspectives on the nature of attachment to home (including work by Cooper-Marcus, 1993; and Rowles, 1978), as influenced by social circumstances which include gender (Matrix, 1984; Roberts, 1984; Madigan et al. 1990; Darke, 1994) and age (Rubenstein, 1998); and while essentially intrinsic to person/place interaction (Lawton, 1980), changing over time in the forms in which it is expressed (Bourke; 1994).

The dynamic nature of this relationship demands a research method which can incorporate both change and the multi-factoral nature of person/home interactions, and the following chapter turns to a discussion of the theoretical basis for using *biography* as a source of data for exploring the connections between older women and their homes across the life course.

### **CHAPTER 3: HOUSING HISTORIES AND THE LIFE COURSE**

Having looked in Chapter 2 at the nature of relationships between people and their homes, this chapter considers appropriate methodologies for a contextualised study of people and their housing histories. To relate the housing histories in this study to the broader implications of housing policy and provision in the period 1910-1995 (see Chapter 1), the relevant policy and provision environment will be examined in Chapter 4 from the literature, policy documents, and official statistical data.

Generally, the effects of such policy initiatives and wider social and economic trends on housing outcomes have tended to be studied in the literature at the macro level: for example as general household trends or factors in residential mobility. The effects of these trends on the personal lives of individuals and households has been much less frequently examined. In order to start establishing some of the links between the evolution of housing provision and policy (at the macro level of analysis) with the evolving personal lives of the people who live in those houses (micro level of analysis), it is necessary to employ a strong descriptive method which can bridge the gap between public and private circumstances.

The method used in this thesis is a development of housing history techniques which have previously been suggested or used by a number of other authors, including Forrest and Murie (1987); Chandler (1989); Means (1987); Clark and Dieleman (1996); and Gurney (1997 and 1997a). Housing histories have essentially traced the mobility of households in particular circumstances, and usually within a shorter time range than the

one used here. They have been based on ideas about the life course and how people adjust their housing to suit their changing needs in response to particular events and stages in the life course.

One of the main advantages of using a life course approach is that it allows a degree of comparison between the differing experiences of individuals and households; and also between different cohorts and generations. However, ideas about what the life course is and how it represents the real experience of people have changed over time. This chapter looks first at literature about changing understandings of the life course, **‘From life stages to the life course’**. It then considers some of the issues about when and why households move house, in **‘Housing Mobility and the Life Course’**. Finally the chapter goes on to look at the principal ways in which housing trajectories have been conceptualised, **‘Theorising Housing Trajectories’**.

## **From life stages to life course**

The life course has been described as the patterned progression of individual experience through time, anchored in bodily growth, psychosexuality, behavioural conditioning and cognitive development (Gubrium and Holstein, 1995). The life course approach to human development grew out of earlier theories of life stages, particularly theories of psycho-social development<sup>1</sup>. Neugarten (1985) drew a distinction between theories of *life-span* development and theories of *life course* development. Life span development, a

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<sup>1</sup> Freud's (1934) exposition of the stages of psychosocial maturation (oral, anal, phallic) is an early example of such a theory.

psychological construct, attended to the development of the 'inner life'; whereas life course development, a construct in sociology, emphasised the socially created, recognised, and shared transitions in the development of the 'social persona'.

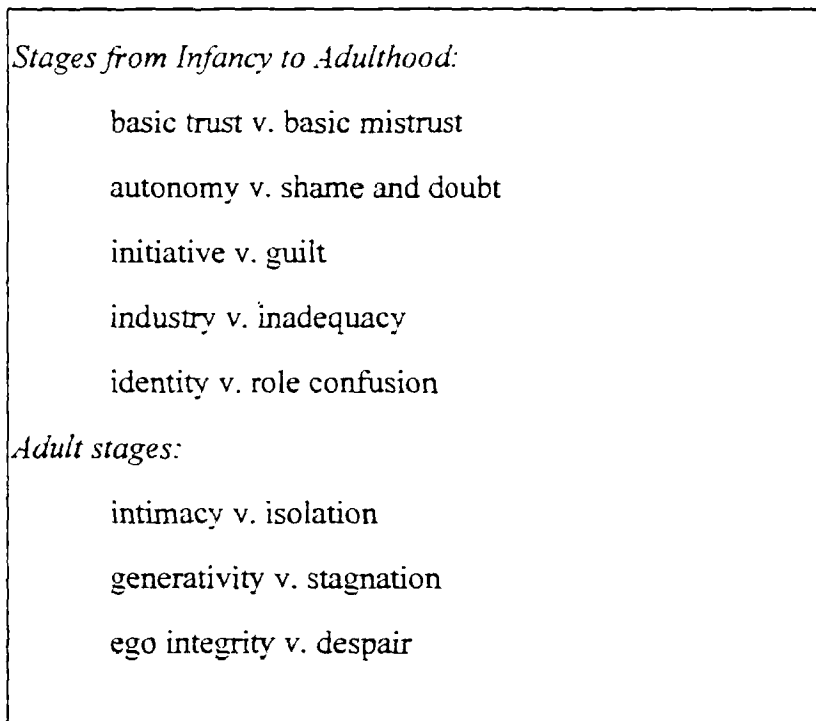
### ***Life-span development***

Life-span developmental psychology links the stages of life, however they are conceptualised, into progressions of continued growth across the life course. Ryff (1995) gives examples of life-span development studies with two theoretical positions: Buhler's (1935) formulation of the basic life tendencies that work towards the fulfilment of life, and Erikson's (1965) exposition of development stages. She also cites Neugarten's (1985) empirically-based descriptions of personality change in adulthood and old age. Erikson's model is particularly relevant to studies of ageing because it makes connections between earlier and later life stages and it proposes a dynamic definition of identity. Erikson defined identity as arising progressively from the interaction of the individual's psychological development and the society in which he or she lived - for Erikson, identity was therefore psychosocial. He identified eight stages of development (Figure 3.1, page 56), each with specific tasks which needed to be completed (although not necessarily consecutively) for the individual to achieve personal fulfilment and further growth.

The first two adult stages, 'intimacy' and 'generativity', are essentially about the establishment of affective personal relationships. They may be correlated to a 'standard' pattern of adulthood through marriage and parenthood, but Erikson's conception of these



stages was somewhat wider, including other forms of closeness to other(s), partnerships, friendships, etc., and generativity through mentoring, passing on skills, or leaving some kind of legacy to wider society. The task of the last stage of life was 'ego integrity'.



**Figure 3.1: 'Eight Ages of Man' from Erikson (1965, p 260)**

Coleman (1993) has described later elaborations of this stage as an acceptance of the inevitability of one's life story as the 'one and only' possible life one could have lived; movement from a self-centred view of life to a 'transcendent interest in humankind'; and the acceptance and loss of fear of one's own death.

Ryff (1995) drew upon common formulations of well-being from developmental psychology, life-span development psychology and clinical psychology (in the work of Erikson, Maslow, Neugarten, Jahoda and others, over many years) to construct a conceptual framework for the study of psychological well-being in adult life. This

framework differed from existing scientific studies of well-being where empirical measures of happiness and life satisfaction were paramount.

*Certain aspects of well-being, such as environmental mastery and autonomy, increased with age, particularly from young adulthood to mid-life. Other aspects, such as personal growth and purpose in life, decreased, especially from mid-life to old age. The remaining two aspects, positive relations with other and self acceptance, showed no significant age difference across the three age periods.*

(Ryff, 1995, p 100)

### ***Life course development***

In terms of theories of life course development, Neugarten (1985) commented that many of the earliest 'life course' studies in sociology tended to present statistical histories of cohorts rather than an analysis of individual lives, with little attention to the long-term consequences of early life transitions. Notions of continuity and connectivity between earlier and later stages of life, suggesting closer attention to the patterns of individual biographies, emerged as models of life course analysis evolved. Life course trajectories were depicted as emanating from the linkages between life course transitions. The timing and quality of later life transitions were seen as having been influenced by the timing, ordering and duration of earlier life transitions (O'Rand, 1996).

*The traditional view of transitions through well-defined stages of life has given way to considerations of complex trajectories and pathways in the timing and ordering of major life events.. (Myers, 1995, p 4)*

Myers (1995) described how the life course perspective became increasingly integrated with studies which focused on the social conditions of the life of older people, enabling comparisons within and between groups with some elements of shared biography. Inter-cohort comparisons, for example, could demonstrate how cohort, demographic, and behavioural, changes affect the economic and family structures of specific populations. Intra-cohort variations could illustrate the effects of cumulative advantage and disadvantage among particular social groupings, while the effects of earlier experiences in life could be related to behaviours in later life.

It could be argued that, compared to the universality of life-span development approaches, the life course development approach is particularly relevant to the study of women's lives. By allowing the integration of early and later experiences along with *specific* social circumstances, it allows comparisons to be made between sub-groups of populations, thus making the gendered nature of experience more accessible to analysis.

### **The changing life course**

In parallel with developments in the theory of the life course, the literature reflects changes in descriptions of the generalised or normative life course in economically advanced countries. O'Rand (1996) argued that a whole raft of demographic changes had changed the age-based organisation of lives and forced a revision of conceptions of the life course in two directions. The first was a move from age-differentiated models of lives towards age-integrated models. The second movement was away from an emphasis on depictions of disjunctive life events and towards cumulative and historically situated views of lives (O'Rand, 1996). O'Rand cited the emergence of 'joint survivorship' among several generations in families as one example of demographic change compared to the experience of earlier generations. Another change was the tendency of women to

spend fewer years of their lives in married relationships and more time in other relationships (such as caring for their ageing parents or siblings).

In a study of the impact of family change on older people, Bornat et al (1998: 1999) looked at families in which there had been some fragmentation and reconfiguration through death, divorce, and remarriage. They found that ideas of family relationships were adjustable in terms of shifting commitments and of inclusions and exclusions to the 'family', particularly with respect to practical caring and support. At the same time however the non-negotiable ties of 'blood' between parent-child remained paramount and came to the fore both in times of crisis and in questions of inheritance. In these sometimes complicated family situations, there was no simple linear progression of affective relationships, but the notion of generativity persisted as part of the underlying structure of family.

Taylor and Ford (1981) suggested that the implications of common life course experiences, such as retirement or widowhood, would be different for people who had maintained different life-styles. They identified ten 'life style' orientations<sup>1</sup> based on social activity and centres of focus, suggesting that later life could involve a struggle to maintain one's lifestyle in the face of environmental and bodily change. It could be argued that changes in the demographic and economic profile of the population, as reflected in changing life styles, will affect the experience and consequences of common life events.

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<sup>1</sup> Taylor and Ford's lifestyle orientations were: taking life easy, gregarious, solitary, spouse-centred, invalid, altruist, hobbyist, family-centred, work-centred, and full life.

Laslett (1989) pointed to the emergence of old age itself as a common element of the life course in developed economies, as opposed to earlier times and other places with lower levels of life expectation. He argued for the creation of 'a fresh map of life' to incorporate a new stage of life - a 'third age' of personal achievement - between the stage of familial and socially responsible adulthood and the final stage of 'dependency and decrepitude'. His concept has been criticised as having little relevance to the real lives of poor people even within developed economies (Arber and Evandrou, 1993). Nevertheless, the notion of the third age has mapped a stage which has occurred in the life course of many people in economically advantaged countries. It is a stage which invites links with the notion of accumulated advantage/disadvantage in the choices available to people at the later stages of their life course.

The emergence of a 'third age', albeit for some, exemplifies how changes in the socio-economic life of populations is reflected in conceptualisations of the life course. Elder and O'Rand (1994), from a series of studies which included Elder's studies of the effects of the great Depression (Elder 1974) and World War II (Elder and Clipp, 1989), postulated several mechanisms which link historical change to changes in the life course (Figure 3.2; page 61).

- **The life stage principle** : events have differential consequences on individuals depending on their relative vulnerability (e.g. adolescence) at the time of the event.
- **Interdependent lives** : the effect on associates of people who were directly affected by events.
- **The control cycle** : lifelong effects on individuals' patterns of reaction or adaptation to subsequent events
- **Situational imperatives** : the 'compelling severity' of an historical or social change (e.g. war, severe economic catastrophe) might induce overriding cohort change.
- **The accentuation principle** : where situations accentuate and reinforce pre-existing patterns of behaviour).

**Figure 3.2: Historical change - life course linkage mechanisms as described by Elder and O'Rand (1994).**

Furthermore, the actual experience of the life course and in particular of transitions between particular stages, has been described as itself being subject to change:

*...in any society, there may be differences in the cultural valuation accorded to different phases of the life course and different work/family roles, and these evaluations change over time. Thus, how individuals experience specific transitions in their life course will be influenced by the valuation attached to occupancy of particular roles at that point in time. The life course approach suggests that chronological age is less important than the social status occupied by individuals.* (Arber and Evandrou, 1993, p.12)

Again, this analysis may be seen as particularly relevant to the changing role of women in the twentieth century, and some of this change is reflected in the analysis of the thesis data.

Ryff (1995) contended that the impact of similar life experiences can differ between individuals for a number of reasons. The events might vary in their timing in the life course, or by the nature of the challenge which they pose, or by being conceived as typical or atypical events and therefore as experiences which are more or less likely to have been shared with others in the community. She suggested that people evaluate life events through a range of interpretative processes. These processes included social comparison (direct comparison with others), reflected appraisals (evaluating feedback from significant others), attributional processes (trying to understand the causes of experiences), and psychological centrality (attaching relative importance to the experiences).

These perspectives are particularly significant in the case of women of the generations studied in this thesis, who were profoundly affected by changing social roles of men and women and changing evaluations of normative and appropriate behaviour, during the time period under study. They implied that the manner in which respondents were able to account to themselves for the events in their lives, incorporating attributions both to *individual/family circumstances* and to wider 'social' trends, would have an effect on how experiences across the life course impacted on the women's understanding of their present circumstances.

Housing would be one of the life experiences which can be evaluated in this way.

Housing, and the homes which people establish in the places they inhabit, have meaning

within the social context, and this meaning is constantly evaluated by the people who live within the home and by people outside it. The social status and the life course stage of individuals and households are central to this process. Housing histories encapsulate the results of housing decisions based on these evaluations of present and potential housing solutions. In turning now to the literature about housing histories, my starting point is the effect of stage-of-life on housing mobility decisions.

### **Housing mobility and the life course**

The connection between the life course and housing is most obvious when people move house in response to a life event such as marriage or retirement. The effect of the life course on non-movers' relationships with their homes is more difficult to track. Much of the literature linking life course to housing is therefore based on studies of residential mobility. Clark and Dieleman (1996) identified the life cycle stages and categorisations derived from sociology and psychology, with their emphasis on linear progression through an imagined traditional life cycle, as the origin of a life course approach to residential mobility. For example, Rossi (1955) investigated household residential mobility in Philadelphia and found that housing requirements were strongly linked to life cycle phase. He stated that short-distance moves in particular could be explained as efforts to satisfy 'needs' brought about by life cycle changes. As Thorns (1985) commented:

*In such an approach, the household is seen as moving through a number of stages and at each stage its housing demands change. These changes will lead to*



*pressure building up within the household for mobility so that their housing can be adjusted to fit the current needs more closely.* (Thorns, 1985 p 831)

For many people, however, housing adjustment is a matter of staying put rather than of moving. There is some evidence from empirical work that working class families are likely to be less mobile than middle class families (Clapham et al, 1993). Movement opportunities may be restricted within particular housing market situations, and individual households may have many other factors to take into account (such as work, local connections, and affordability) in addition to the suitability of their housing when deciding whether or not to move. Despite the fact that some households choose not to move or are unable to do so, the housing histories of families have most commonly been described as histories of mobility. Clapham et al (1993) suggested that,

*...at one level, the progress of households from one dwelling to another or one tenure or another is often taken to be the housing career of that household.*

(Clapham et al.1993, p.133).

Environmental psychologists have given some thought to the significance of childhood homes and moving home in childhood (see Chapter 2). But as a period of residential mobility, childhood has not generally been prominent in mobility studies. Within the disciplines of sociology and geography, the interests of children have been subsumed into those of 'the young family'. The earliest area of interest from the point of view of life-cycle mobility has usually been taken to be the stage at which young adults first leave the parental home. From this point studies have looked at how emerging families access and move 'up' through various housing markets (in terms of tenure, cost, and

size), and at relations between housing and labour markets: see Speare (1970); Saunders (1990); Roberts (1991). Mobility studies have also looked at events which might predispose households to move 'down' at later stages in the life cycle; such as when children leave home, when people retire from work, and after widowhood (Clapham et al.,1993). The later stages of life and the attachments between older people and their homes have generally been studied at the micro level of individual experience (e.g. Rowles,1978; Sixsmith,1986; Altman and Low,1992) ; while at the macro level. studies of mobility have focused on factors affecting geographical relocation (Law and Warnes,1973 and1980; Clark and Dieleman, 1996). The next part of this chapter looks at some descriptions of life-event related mobility, largely based upon empirical studies, which have focused upon particular life course stages. These are the transition to adult householder status, adult households, and moving in later life.

### ***The transition to adult status***

Leaving the family home has tended to be seen as something of a watershed in the transition from childhood to adult status and has received some attention from sociologists. Wallace (1986) for example suggested that employment, rather than marriage, had been the first motivation for leaving the parental home, and that the pattern of transition was therefore crucially affected by access to employment. In a subsequent study, Jones (1987) devised a class mobility categorisation in order to analyse the transition from parental to independent home, pointing to noticeable gender and class differences in the timing and manner of 'leaving home'.

In a secondary analysis of General Household Survey (GHS) and National Child Development Study (NCDS) data from the early 1980s, Jones found that women were generally less likely than men to leave their parents' home for work reasons. Middle class women appeared more likely to leave home in order to study, while working class women were more likely to leave in order to marry. Jones noted that for middle class young people, leaving home, getting married, and starting a family, might be spread over a decade, whereas working class young people might experience all three within a year. The study revealed a middle class intermediate status of 'living with others' between leaving home and setting up an independent household, similar to being away at college. However in some circumstances, such as high unemployment or a shortage of affordable accommodation, young adults may need to return to the parental home for a time after having already 'left'.

Jones's working class group on leaving home were more likely to have moved in with relatives, and Jones argued that this was not really independent living because the young person was likely to be in a dependent relationship with the relative who was the head of household. In some respects this represents a continuation of an historic pattern of adolescents and young adults leaving home to live with an employer or relative, with full adult status to be gained through marriage and family, rather than through leaving home as such. Jones identified as '*transitional housing*' much of the accommodation occupied by young adults for relatively short periods of time between leaving home and setting up a long-term independent household:

*... intermediate household status means bedsitters, hostels, furnished accommodation and in rare cases unfurnished accommodation in the private sector. All these housing situations can be seen as intermediate stops, rather than destinations, and associated with the independent housing of the single or recently married. (Jones 1987, p 66).*

This notion has been used in the analysis of types of home in this thesis. in trying to distinguish between the varying roles of home at different stages of the life course of individuals and households. Jones found some indication that returning to live in the parental home was more common in people who left initially for reasons other than marriage the first time round, and who then left again later to marry. Leaving home for the purpose of marriage therefore appeared to be more of a one-way process than other reasons. (Even though some children return again following marriage breakdown. such returns are likely to be temporary and regarded as such). Using Leonard's distinction between 'leaving home' and 'living away from home', Jones commented that middle class young people were more likely to live away earlier, for example at University, while those from working class families were more likely to 'leave home' later, but more permanently.

However these findings, as with others concerning patterns of family and household formation, were tied to the place and time of the study to which they related, as well as to the cultural expectations within the group of people being studied, and the prevailing economic circumstances. A repeat of Jones' study ten years on, for example, might have found more middle class young people staying at home during study or returning home

after it; and less working class young people leaving for work reasons or to marry, because of a decreasing availability of affordable accommodation.

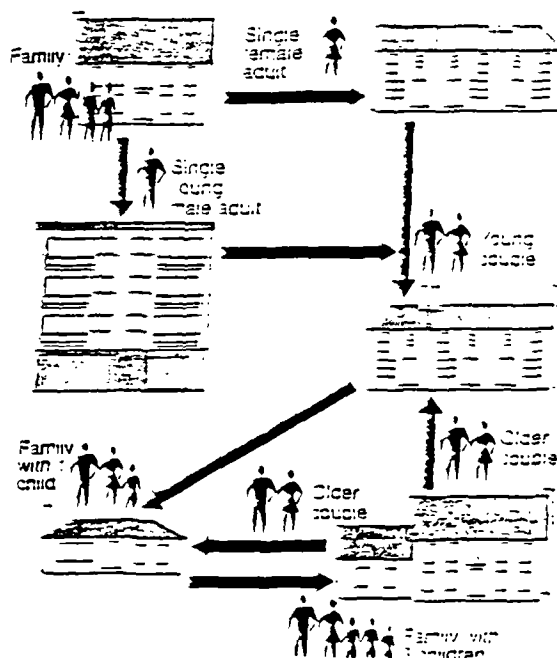
### *Adult households*

Young households have been perceived as likely to be limited at first in the range of housing to which they have access, particularly because of cost, but also because of eligibility within social housing, while the size of the household may increase with the birth of children. Thus the housing needs of young growing families have been regarded as more likely to be 'out of balance' with the housing they occupy, leading to 'life stage' moves. But housing 'needs' have been recognised as culturally conditioned (Clapham et al. 1993), and it has been argued in recent years that most households do not in any case conform to the 'traditional' family pattern, or do so for only a brief time period (Haskey 1996). Nevertheless, the mobility of young adult households has continued to be linked to economic (especially labour market) factors and to child rearing. Clark and Dieleman (1996) represented this approach in a stylised representation of the changing residential space needs of households at various stages in the life cycle - shown here as Figure 3.3 (page 69).

The emotional impact of moving has been related to the status of the move, that is whether the move is undertaken for 'positive' or 'negative' reasons (see Chapter 2). Clark and Dieleman have pointed out how locational aspects of moves can also have an impact on the emotional significance of moving:

*...when a move occurs nearby and does not break the web of contacts with friends and work, it can be viewed as a partial displacement.....Many of the old interactions with friends, family, and even work will not change..... When the move involves a greater separation between the old house and the new house, and there are no, or limited, ties, then the migration is a total displacement migration. (Clark and Dieleman, 1996, p. 41)*

In households where members have various different ties to a location, mobility may therefore be constrained even when other factors would suggest a likelihood to move. Given the significance of social contacts, and especially in the lives of older people and women at younger ages whose principal roles are home-based (see Chapter 2), the potential for disruption when relocating is very pertinent to the experience of home.



**Figure 3.3: The intersection of life cycles and housing careers**  
(Figure 2.2 in Clark and Dieleman, 1996, p 29)

In this thesis I have used Clark and Dieleman's notion of partial and total displacement within the analysis of to make some distinctions between 'moving' and 'relocating' in the respondents' housing histories to give some indication of the implications of moving in terms of the effect on existing social networks.

### *Moving in later life*

People in the very late stages of the life cycle have been credited, on both empirical and theoretical grounds, with decreased willingness to move (see Chapter 2). This tendency to prefer 'staying put' in later life, along with other disincentives to move (such as cost, manageability and social support), means that the move which many people make at or around retirement or widowhood into 'suitable' accommodation has been regarded as perhaps the last truly voluntary life-cycle move. But with increased life span, older people now often have many years within which to make further moves, and it is not uncommon for people to move again after retirement; sometimes several times. The tendency for older people to settle in preferred locations (including some locations overseas) has been well documented (e.g. Law and Warnes, 1973; Warnes, 1991), but generally without reference to the prior housing histories of individual older people. Very few studies of later life mobility have made connections between housing choices /constraints, and life histories.

Marsden and Abrams (1987) did use the notion of 'career' to analyse the balance of tending and emotional relationships between mothers and daughters across the life

course. Looking at thirty-eight cases in two different cities, they identified class differences in the caring and mobility careers of these women. They described:

*...middle class, geographically mobile families where the widowed mother had been encouraged to move early<sup>3</sup>, in the hope of postponing decline but also from a positive desire from her companionship, reinforced by the sometimes large benefits of childcare, domestic services, improved accommodation and even cash which she might bring. Middle class families had greater choice both to buy adequate accommodation and to build it, and to live together with less intimacy because the mother could have separate accommodation.... In contrast, working-class families might live together only 'later' or in circumstances of more severe incapacity, partly because accommodation was more cramped with less privacy, but also because living closer meant that care in separate households remained feasible and there was less need of a move. (Marsden and Abrams, 1987, p 203).*

Although primarily focused on the caring relationship, Marsden and Abrams study demonstrated how a biographical approach to arrangements in later life can bring together considerations both of structure (class and access to housing) and of family preferences.

### ***Models of mobility***

Much of the debate on mobility has been between models which emphasise choice and those which emphasise constraints. Models of choice laid particular emphasis on



individual decision making, often in the context of factors such as the attributes of particular spatial locations, and personal factors including age and stage in the life cycle. In this context some factors can be construed as 'pushing' the household to move while other factors might exert a 'pull' to the new location.

Other models of mobility have emphasised the structural constraints within which individual choice, to a greater or lesser extent, has been possible (e.g. Fischer, 1976 and 1984; Castells, 1976). Ineichen (1981), for example, drawing on a series of studies in Bristol area, pointed to the social polarisation resulting from the early entry of young families into either council rented or owner-occupied housing. He discussed the effect of allocations policies and mortgage affordability on the fertility of the families and therefore on their subsequent options - thus integrating structural constraints, fertility choices, and the role of 'gatekeeper' housing providers - including mortgage lenders and local authority housing officials.

In addition to the effects of these structural constraints, *attitudes* to ideological factors relating to gender, race, and age, can influence choices about mobility. Chandler (1989) for example pointed to the domestic ideal as a restraint on the housing choices of women:

*Becoming a home-maker is a vital transition for women on their route to adult status. However, for many women the shape and nature of this route is tied to their husband's job bounded by the wider ideology of a proper family home and desirable housing. These factors limit ostensible decision-making by women as*

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<sup>3</sup> i.e. to move in with the adult child shortly after the bereavement.

*they journey on their housing careers; it shapes their domestic lives and influences other decisions.* (Chandler, 1989, p.255).

It could be argued that this point is becoming less forceful in contemporary Britain for reasons ranging from the social position of women to changes in patterns of employment locations, but as this study will show it was very relevant to the housing decisions of the respondents. The analysis uses elements from all these approaches – choice and constraint; structural factors; and ideological constraints – in describing the respondents' accounts of their moving/staying put 'decisions'.

A further development when considering the mechanisms of housing relocations at particular stages in the life course is to analyse the overall patterns of these moves across the whole life course as housing trajectories. This parallels the linkages between life course transitions which O'Rand (1996) and others made in describing life course trajectories. Housing trajectories bring together the patterns of housing occupation and relocation events in an individual's or a household's housing history. By comparing housing trajectories it has been possible for researchers to examine underlying trends and movements and to suggest various theories of housing behaviours – some of these are discussed next.

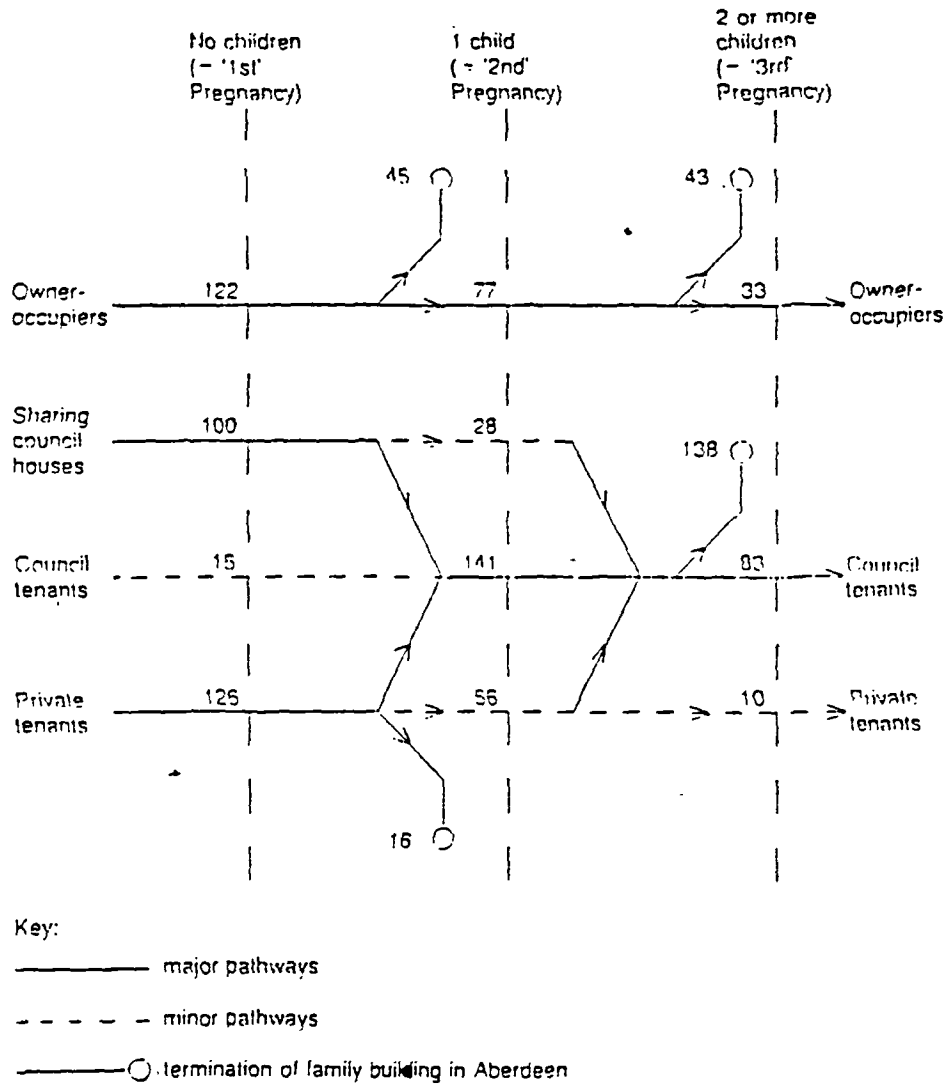
### **Theorising housing trajectories**

Means (1987) suggested that the starting point for the notion of housing careers or histories could be found in Rex and Moore's (1967) concept of housing classes, in which housing advantage is seen as a major determinant of social inequality (Kemney, 1992).

In this model, class groups compete over the use of housing, giving rise to the class struggle for property - a struggle which Rex and Moore regarded as a significant process in the evolution of the city through *de facto* zoning. Haddon (1970) criticised this approach on the grounds that different housing markets and uses of income to purchase rights over property were reflected in *housing status groups* rather than class groupings. Payne and Payne (1977) modified Rex and Moore's model taking more account of the individual preferences and choices which are exercised within market constraints. They outlined two concepts: 'housing status groups' (rather than 'housing classes'), and 'housing pathways', referring to the structure of housing careers.

In an analysis of nearly 900 families in Aberdeen, Payne and Payne (1977) conducted a cross sectional study of the situation at three stages of childbearing rather than across the whole life course. The main housing pathways which they identified are represented in Figure 3.4 (page 75).

## 2. Main housing pathways of Aberdeen family-builders\*



**Figure 3.4: Housing Pathways of 900 Aberdeen Families**

(from Payne & Payne, 1977)

In Figure 3.4, the numbers represent the number of households in each tenure category as they progress through stages of family increase: 'termination of family building' means that there were no further children in those households during the course of the study. The figure shows points at which some of the households become diverted into a different tenure. The main feature of this study is the tendency for households which

started in private rented accommodation, or sharing council housing (including 'hidden' households living with kin) to move into their own council tenancies after the birth of the first child or at least the second child. Households starting out in owner occupation tended to stay remain as owners. Their study showed that, at that time, the local housing market was rigidly stratified, with housing status groups reinforcing other social group patterns. Housing pathways were sharply differentiated between households, and the likelihood of home ownership was established at an early stage in a household's career as it entered owner-occupied housing or council rented property. From this study Payne and Payne argued for a 'constraint' model of family housing careers. From the point of view of study women's experience, the outcome of this study also underlines to extent to which women's access to housing was strongly determined by the social class of their husbands.

Clark and Onaka (1983) showed how at different life cycle stages, the reasons for mobility changed. For example, during the years of paid work, employment careers often affect mobility. They claimed that residential mobility could not be explained solely as a response to stress, and moves might represent rationally motivated behaviour. They suggested that explicit concern with the long-term strategies of individuals led to the identification of consciously planned housing-mobility strategies ('careers'), which allowed the desired housing goals of the individual or household to be reached over time.

Thorns (1985) argued that the notion of housing career, with its assumption of consumer sovereignty, was locked into a behavioural ecology perspective. He considered that the notion of the housing career is only realistic in the case of people with access to good housing finance and income. He argued that because both family-mobility and deficit-compensation models of housing careers were demand-oriented, they failed to give sufficient weight to issues of supply and opportunity.

Forrest and Kemeny (1984) suggested that housing careers, which implied a purposive approach in the long-term, needed to be balanced with the notion of coping strategies for short-term situations. In this respect they were beginning to deal with the evident problem that while some people were able to make long-term housing plans, for others movement through the housing market consisted largely of dealing with immediate problems in the best way which they could. Taylor and Ford (1981) in relating coping strategies to their ten 'life-style orientations' (page 59) suggested that the impact of common life experiences (such as widowhood) has different implications for older people with different life-styles. But this approach does not take account of the possibility that life-style orientations may themselves represent coping strategies which are influenced by life events.

However Means (1987) suggested that the concept of the 'housing career' was flawed in its implicit assumption of purposiveness, and it came to be superseded by the notion of 'housing histories', a concept '*neutral in terms of positive and negative outcomes of a long-term housing trajectory*' (Means, 1987, p 91). Means suggested that housing histories did not project forward in an attempt to predict housing outcomes, and they were largely event-based rather than looking at the changing experiences of people who

stay put in the same house. In this thesis, however, some of the housing histories do look at the changing experiences of people who stayed put. Mean's notion of the neutrality of housing histories is central to the approach taken here. It embraces the range from purposive moves to strongly constrained situations, and it can take account of decisions made jointly or strongly influenced by a partner or other significant person. It also allows for the fact that people may make revisions of their assessment of moving impulses and outcomes in the light of later experiences.

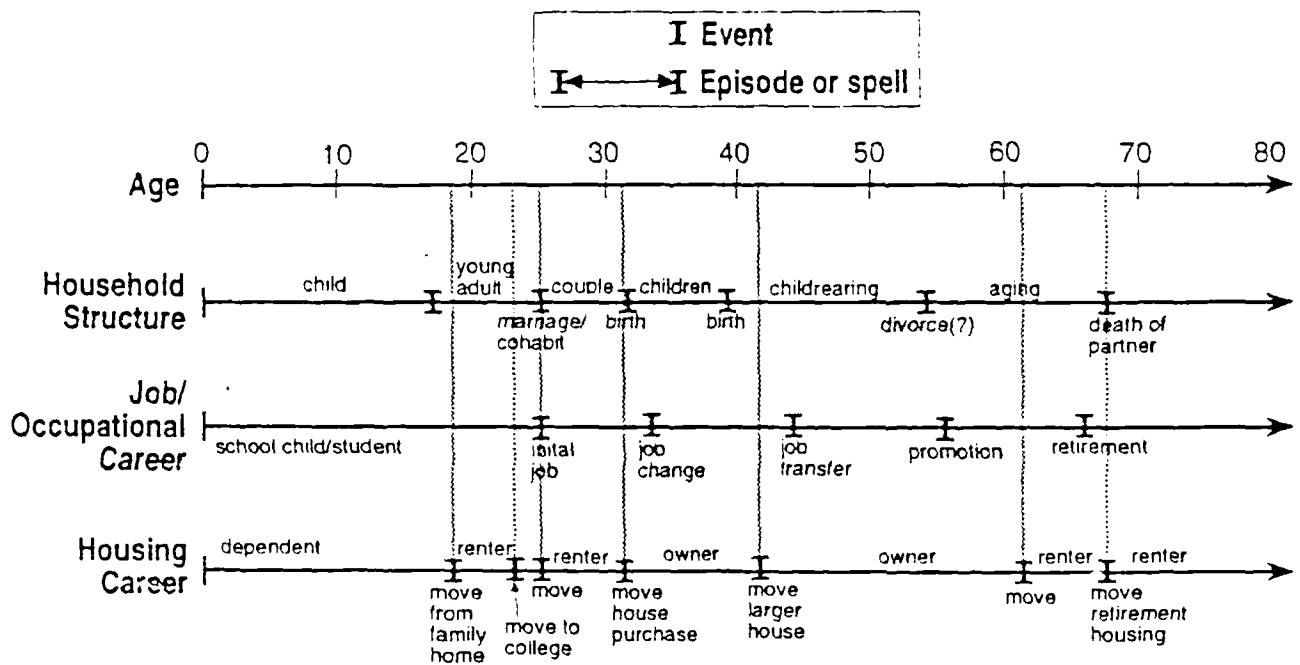
For housing histories to become more closely mapped to the real experiences of individuals and households, it becomes necessary to reconsider the nature of the long-term housing trajectory and how timed events relate to it. Thorns (1984) differentiated between '*age time*' and '*calendar time*' in housing histories. '*Calendar time*' (in this case the dates of household moves) links to the social, economic and political context of moving, whereas '*age time*' links to the life-cycle stage of the individual (or household). Thorns suggested that, with exception of Hareven's 1982 study relating the career patterns of textile workers to the wider socio-economic changes which were taking place at that time, urban histories of household mobility tended to concentrate on patterns of transience and social mobility rather than on individual biographical data. In his own study, Thorn reconstructed mobility profiles from documentary records to take account of the effects of '*calendar time*', and coupled this with the compilation of residential histories for '*age time*'. He argued for the consideration of *both* social context *and* individual decisions, and therefore for appropriate research and analysis methodologies to achieve this synthesis.

Clapham et al (1993) expanded the notion of differential time by suggesting that housing pathways are structured in:

- individual (chronological) time.
- family time (stage of life cycle), and
- historical time (prevailing socio-economic conditions).

This again emphasised the potential for differential effects on housing options at different times. By using this structure within the analysis, the housing history model used in this thesis has been able to incorporate, for example, the 'off-time' effects (in terms of individual time) of 'family time' events for women married to much older men. Clapham et al suggested that the relationship between choice and structural factors needed to be theorised so that micro and macro levels of analysis could be combined within a linking conceptual framework. Clark and Dieleman (1996) argued that since societal change in all Western countries meant that there was no longer a reasonable normative model of family, the life course approach was a richer conceptualisation than the life cycle approach. Looking at the life course approach as an out-growth of a general concern with the problem of modelling space-time processes, they suggested that the life course could be used to link economic, sociological, and geographical variables. They therefore took the approach of 'event history data and analysis' to examine and model household change. Figure 3.5 gives their theoretical example of household, job, and tenure trajectories cut across by residential relocations. The figure depicts 'events' which affect the life of the household and the 'episodes/spells' of time between them.





**Figure 3.5: The life course and household/housing trajectories**  
 (Figure 2.5 in Clark & Dieleman, 1996, p 33)

In the view of Clark and Dieleman, a life course approach to housing histories can begin to offer an organisational approach:

*The life course concept is a powerful organizing approach for examining decisions in the housing market. It specifically recognizes that moving from one dwelling to another is embedded in the sequence of marital and fertility events which occur in the household and in the continuous process of income change*

*over the occupational career. Housing market circumstances, however, such as composition of the local housing stock, mortgage rates, and prices of various types of housing also influence residential mobility and housing choice. Thus, the life course involves not only individual life events but also social forces and structures. This intersection is a central element of understanding housing choice because it involves structure (the housing stock), social forces (changing societal and economic contexts which, in turn, influence the housing stock), and individual life events.* (Clark and Dieleman, 1996, p.22)

In this view, the life course approach requires data both about prevailing social forces and structures *and* about individual life events – the approach taken in this thesis. To date, however, there have been very few published studies of housing which have focused upon the actual life events of individuals. Many ‘life course’ housing studies have been generalised, tending to concentrate for example upon the relationship between housing markets and other social constructs such as movements in the labour market rather than on the experience of individuals. But more recently, some studies have been made which began to look in detail at the particular experience of small groups of individuals: some of these studies are described in more detail in Chapter 5. The methodology used in this thesis continues and extends some of the techniques used in those studies. It is described in detail also in Chapter 5.

In theoretical as well as methodological terms, the housing histories upon which this thesis is based depend on individual biographies, and therefore relate to the development and maintenance of self-identity throughout life insofar as people make connections with

specific homes. The analysis of the histories therefore takes full account of the literature which has been described in Chapter 2. However the housing histories also take account of the development of housing policy relative to the chronological and personal time relevant to individual and cohort experiences. The final section of the literature review, which follows in Chapter 4, therefore turns to material which provides an understanding of the broader context, in terms of changing access to housing, within which the respondents made their homes.

## CHAPTER 4: HOUSING POLICY AND OLDER WOMEN

The purpose of this chapter is to set the policy context within which this particular study is located. It will establish the historical context of housing provision within a changing socio-political situation, pointing out some of the effects on women's access to housing; and it will summarise the contemporary situation of older women within the overall housing market at the time of the study.

The first part of the chapter, '**British Housing Policy, 1910-1995**', outlines general housing and related social policies which were influential during the lives of the older women who took part in the study. This begins with the period just before the First World War when the oldest participants were born, and continues up to the time when the interviews were completed in 1995. The data from the interviews with respondents are specific to this time period, and therefore the statistical data from public sources used here also concentrate on this period, although some later developments in housing policy are referred to both here and in the concluding chapter.

The second part of the chapter, '**Housing, Age and Gender**', looks at the housing situation of contemporary older women. It focuses on aspects of general housing and social policy, in the period 1910-1995, which potentially affected people's housing opportunities differently according to their gender and age. The third part, '**Specialised Housing and Related Initiatives for Older People**' goes into more detail about specialised provision aimed at older people as a distinct and 'vulnerable' group.

Finally, '**The Policy Development of Milton Keynes**' describes the particular situation in the new city where, by 1995, all of the respondents were resident. Both before and after the advent of the new city, local conditions strongly affected housing opportunities.

For example, the Milton Keynes Development Corporation (MKDC) which administered the developing town until 1992, had a specific brief to house migrants, particularly from London, and to encourage family groups. It had housing criteria and objectives which were somewhat different to those of more established local authorities – and these arrangements formed part of the context of the respondents' housing histories.

### **British Housing Policy, 1910-1995**

The twentieth century saw profound changes in many social domains and improvements in living standards for most of the population. The establishment, after the Second World War, of the welfare state – including the National Health Service, free secondary education, and the provision of public housing – beneficially affected the lives of many women. Roberts (1996) has commented that as a declining proportion of family incomes were spent on providing basic food, clothing and shelter, families had more choice on how to spend their remaining income. There were also rising expectations, and a tendency for people to 'buy-in' services and products which would previously have been self-made or provided free (or on an exchange basis) between friends and relatives. Roberts and others have suggested that these processes contributed to the subsequent privatisation of family life – *'a process that is manifested in a pattern of social life which is centred on and indeed largely restricted to the home and the conjugal family'* (Goldthorpe et al, 1969, pp 96-7). Chapter 2 has referred to this tendency with reference to home ownership in particular. At the same time changing employment patterns and changing patterns of family/household formation subjected many women to conflicting

demands and pressures in juggling housework, caring responsibilities, and paid work. By 1995, both the social climate for women and the national housing situation were quite different to those in 1910.

### **The early years of the twentieth century**

The population of Britain, which had grown throughout the nineteenth century, continued to increase slowly throughout most of the period 1910 to 1995. Within this increase in total numbers there was a change in the age profile with an increase in the number and the proportion of older people (see Chapter 1). There was also a tendency for households to fragment, creating a demand for separate dwellings rather greater than the population increase alone would have suggested. Extended family households declined as the nuclear family increasingly became the predominant family living arrangement. At the same time other factors, including an increase in occupational mobility, an upward trend in the rate of divorce, and a certain amount of retirement migration, exacerbated the fragmentation of households.

As the population grew, the average household<sup>1</sup> size fell from 4.6 persons in 1901, to 2.5 in 1995 (Haskey, 1996)<sup>2</sup>. Smaller households were forming at both ends of the age spectrum as young adults increasingly left home earlier to set up independent households, and older people tended to survive longer and to live on independently in their own homes:

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<sup>1</sup> The census definition of a household is: 'A household is defined as one person living alone or a group of persons (not necessarily related) living at the same address with common housekeeping - that is sharing at least one meal a day or sharing a living room or sitting room.' (HMSO, 1992, 2, para.4.3).

<sup>2</sup> This trend is expected to continue leading to average households of 2.15 persons by 2021 (King et al., 2000).

*A complex series of changes - an increase in the proportion of people married, earlier marriages, smaller family size (from an average of 3.4 children to women marrying in 1900-9, to 2.2 for those marrying in 1965) and greater expectation of life - has meant that the population now contains a far greater number of separate, though smaller, households than in the past. (Burnett, 1986 p.279)*

Before the First World War most people rented their accommodation from private landlords: this applied to people of all social classes, although the quality of accommodation varied and at the lower end of the market accommodation could be very poor indeed. Public sector housing was rare, and there was no developed system of mortgage lending even for those who could have afforded to buy a house (Hamnett 1992). In the years immediately before 1910, about 85,000 new houses were being built each year by private developers. The imposition of land value duties in 1910 put a break on this rate of development and the situation became worse during the First World War, when only 50,000 houses were built in the four years 1914-18 (Burnett, 1986).

The early years of the twentieth century had seen some significant measures in social reform, and the first legislative milestones of the modern welfare state had been laid by the Liberal governments of 1905-1914. These included free school meals in 1907, an old age pensions scheme in 1908, and National Insurance in 1911. Figure 4.1 (page 88) lists some of the other milestone events and legislation which had a particular effect on housing provision throughout this period. Legislation in 1915 placed some rent controls on private lettings in response to popular unrest: housing and social conditions were becoming an unavoidable political issue, and the wartime coalition government promised action. But by 1918 there was a shortage of at least 600,000 dwellings (Bowley, 1945) and many existing houses were unfit for habitation. Labour and building materials costs rose immediately after the First World War, and few private developers

were interested in producing the low-rented accommodation which was in shortest supply. Improvement in the housing conditions of the mass of people required action, and the government reluctantly accepted the need for state intervention (Hamnett, 1990). The 1919 Housing and Town Planning Act introduced the first subsidies for public sector house building, combined with a duty on local authorities to survey the housing needs of their local populations and to submit plans for meeting them<sup>3</sup>.

Nevertheless the greatest proportion of new housing between the wars continued to be supplied by private enterprise, which constructed almost three million homes in addition to those built by the local authorities (Burnett, 1986). Most of these new houses were built for sale. Interest rates, labour costs, and materials cost, all became lower just before the Second World War, and the expansion of building societies enabled the development of a mass market for home ownership, particularly in the new managerial and 'white collar' classes of the inter-war economy. Suburban development expanded in particular areas, for example to the north and west of London into the area of the extended London Underground system.

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<sup>3</sup> In spite of treasury reluctance, and a reversion in the 1920s to a primacy of support for private enterprise, nearly 1.5 million council houses were built between 1919 and 1939 - proportionally more in the industrial midlands and north than in the south (Burnett, 1986).



**1908** Old Age Pensions Act: introduced means tested pensions for over 70s  
**1914** Outbreak of First World War  
**1915** Rent and Mortgage Restrictions Act: rent controls  
**1918** 'Tudor Walters' Report  
**1918** End of First World War  
**1919** Housing and Town Planning Act ('Addison' Acts): introduced subsidies for public sector housing and duty on LAs to survey housing needs and submit plans for meeting them.  
**1924** Housing Act ('Wheatley'): encouraged LA house construction between the wars  
**1930** Housing Act ('Greenwood'): foundations of modern slum clearance coupled with replacement housing  
**1939** Outbreak of Second World War  
**1942** Beveridge Report: Social Insurance and Allied Services  
**1944** 'Abercrombie' Greater London Plan: advocated new towns to relieve pressure on London  
**1944** 'Dudley' Report: The Design of Dwellings  
**1945** End of Second World War  
**1946** National Health Service Act  
**1946** New Towns Act  
**1946** Housing (Financial and Miscellaneous Provisions) Act: 60 year subsidies for local authority houses  
**1952** Town Development Act: planned extensions to existing towns  
**1954** Housing repairs and Rents Act: reduced general needs subsidy  
**1957** Rent Act: partial removal of rent controls  
**1961** 'Parker Morris' Report: Homes for Today and Tomorrow  
**1964** Housing Act: established the Housing Corporation  
**1969** Housing Act: repairs grants  
**1969** Ministry circular defining standards of sheltered housing  
**1972** Housing Finance Act: setting of local authority rents  
**1974** Housing Act: improvement grants and Housing Action Areas  
**1974** Rent Act: security of tenure in furnished accommodation  
**1975** Housing, Rents and Subsidies Act  
**1976** Economic crisis: IMF intervention  
**1977** Housing (Homeless Persons Act)  
**1980** Housing Act: extended right to buy and discounted cost of purchase to sitting tenants: 'tenants' charter': extended improvements grants to owner- occupiers  
**1984** Housing Act: extended right to buy  
**1985** Inquiry into British Housing (Rowntree)  
**1988** Housing Act: assured and shorthold tenancies, Large Scale Voluntary Transfers  
**1989** (Local Government and Housing) Act: targeted improvement grants and excluded owner-occupiers  
**1990** National Health Service and Community Care Act: revised funding arrangements for residential care  
**1991** Inquiry into British Housing, Second Report (Rowntree)  
**1996** Housing Act extended right to buy to housing associations

**Figure 4.1: Some milestone legislation, policy documents and events with effect on housing policy, 1908-1996.**

## **The Mid-Twentieth Century**

But by the end of the Second World War in 1945, millions of houses had been damaged or destroyed by bombing, adding to the problem of inadequate housing in which many people still lived, and there had been very little house construction during the six years of the war. At the same time the rate of separate household formation had begun to accelerate. In 1945 roughly two-thirds of all households still rented privately, but one tenth now rented from local councils and about a quarter were owner-occupiers (Hamnett, 1990). The position of the incoming Labour government of 1945 was similar to that after the First World War, with a gross deficiency in the number of adequate houses and an increasing demand for separate units. but it was less reluctant to intervene. The government saw private development as speculative and piecemeal. It needed a strategic planning system and therefore turned to public sector development to achieve the massive redevelopment which was needed. It committed to a massive programme of building, backed by a broad consensus across all parties that government now had a vital role in planning and directing reconstruction. The government introduced large subsidies for council house development and implemented a New Towns Act of 1946 to disperse population away from the congested metropolitan centres. The objective was to provide adequate shelter quickly and in sufficient quantity, while at the same time fostering a reconstruction of the social life of the nation after the ravages of the war. By a programme of building and slum clearance, the situation of the homeless, sharing and concealed households, and the condition of the national housing stock, would all be improved. Every family would be provided with a decent home in safe, sanitary conditions: the 'Homes Fit for Heroes' which had largely failed to materialise after the First World War (Burnett, 1986; Hamnett, 1990).

By 1951 there had been a change of government. The new Conservative administration initially continued with council house subsidies, and introduced a Town Development

Act in 1952 to attempt a more efficient model of the new towns initiative. But by the mid-1950s, the government was already convinced that the need for mass municipal construction, with the huge public finance it involved, was largely over. Building subsidies for public housing became more restricted. A white paper, 'Houses: The Next Step' (Ministry of Housing, 1953) had emphasised the preferability of owner occupation;

*Of all forms of saving this is one of the best. Of all forms of ownership this is one of the most satisfying to the individual and the most beneficial to the nation.*

(Ministry of Housing, 1953)

By 1958 private house construction primarily for sale had outstripped the construction of council houses, and continued to do so even in the peak year for council house construction, 1967<sup>4</sup>. New council houses continued to be built in fairly large numbers until 1979, and the 1960s in particular saw a number of local councils experimenting with innovative building systems and designs in order to cut costs and increase output. However a Labour Party white paper in 1965 had restated the evolving political consensus that the expansion of the public building programme was and should be temporary, to meet an exceptional need, whereas the expansion of the private sector was 'normal'.

Balchin (1996) describes variations in house building starts from the mid-60s to the early 1990s as being profoundly affected (particularly in the private sector) by cyclical economic and political forces. After the sterling crisis of 1976, cash limits on public spending combined with a perception of home ownership as '*a basic and natural desire*'

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<sup>4</sup> In 1967 almost 450,000 new dwellings were constructed of which about 214,000 were local authority homes (Balchin, 1996).

(DOE 1977) meant that local authority housing provision was no longer seen as a vital component of national housing provision. The 'housing problem' was seen as largely solved, a crude surplus of dwellings had been achieved and council housing had come to be seen as a residual resource for those unable to compete in the housing market. Public subsidy became refocused on 'special needs' groups as it was withdrawn from general housing provision, and Wheeler (1986) suggested that this refocusing was part of a deliberate attempt to deflect criticism from a funding policy which ensured the residualisation of council housing.

As part of this process, governments gave the voluntary housing movement in particular a brief to house those with special needs. The Housing Corporation had been established in 1969 to oversee and administer the burgeoning voluntary movement, which could provide a source of social housing outside the remit of local authorities. But by the end of the 1970s the activities of many housing associations and trusts had changed, under the influence of grant financing, from general low-cost housing provision to special needs housing. Some of their resources had been diverted into the building of low-cost homes for sale. Oldman (1990) among others has argued that this distorted the nature of provision available for older people as housing associations developed sheltered housing, for which funding was still readily available, rather than other forms of housing. The development of specialised housing is discussed in more detail below.

Although the redevelopment of the national housing stock took many years, changes in standards of housing and in neighbourhoods began to have an affect upon domestic life of many people, and particularly women, from shortly after the Second World War. The spread of amenities including domestic hot water and electricity, and of newly available domestic appliances had the potential for removing much of the drudgery which had been associated with running a home. Roberts (1995) for example has pointed to

research in 1942 which showed that in three-quarters of working class households in the UK (in a sample of 5,000), water had to be heated especially for washing – usually by women - *'with a collection of bowls, 'dollies' and wringers'* (p.23). But the supply of electricity to houses became more common in the 1950s, and by 1964, 64% of households had a washing machine. By 1963, 82% of households had a television set, and 72% a vacuum cleaner (Burnett, 1986: p.283). These developments did not necessarily give women more free time, however, because they were associated with higher standards of domestic cleanliness and more demanding child care (Roberts, 1995).

At the same time the centrality of home within the social lives of households was changing (see Chapter 2) in response to developments in general housing standards. The overcrowded and insanitary conditions of many homes at the start of the twentieth century meant that people (especially children and men) tended to spend much of their time communally in the street or in other public places outside the home. Roberts (1995, p.202) has written about the 'effortless sociability' of the streets where women could talk and keep a watchful eye on one another's children. By the 1970s, improved housing, often with gardens, increased road traffic, and notions of 'respectability' militated against this street life, so that children tended increasingly to play in their own homes and gardens and women became less likely to have regular casual interactions with others in the neighbourhood.

## **The Late Twentieth Century**

The 1980s saw a strong assertion of the government's belief in privatisation and the efficacy of market forces. The Housing Act of 1980 transformed the right of local authorities to sell their properties into a tenant's 'right to buy', with large discounts

based on length of residence<sup>5</sup>. Subsequently, the 1981 English House Conditions Survey revealed that about 11% of the total dwelling stock was deficient and required either repair or improvement: this was in spite of over a decade of subsidised renovations under the provisions of the 1969 Housing Act<sup>6</sup>.

By the end of the 1980s and with sales of individual council houses slowing down, government policy began to shift towards the transfer of house ownership en masse to private companies and housing associations<sup>7</sup>. The 1988 Housing Act also aimed to encourage private letting by extending rent deregulation through assured tenancies. These measures largely failed to revive the private rented sector and by 1991 the Inquiry into British Housing: Second Report (Joseph Rowntree Foundation, 1991) was recommending, among other things, the introduction of a rent-setting system with tax exemptions or capital allowances for landlords and needs-related housing allowances for tenants.

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<sup>5</sup> The sale of council stock gathered momentum, and by 1990 over 16% had been sold (Forrest and Murie, 1989). At the same time capital allocations for new council house construction were very drastically cut, with immediate effect on new council starts. By 1989 these were down to 16,000 out of a total of about 140,000 new houses (Hamnett, 1990). Alongside these measures there was a change from the system of the housing revenue account (HRA) which had persisted for the previous sixty years, whereby local authorities were required to balance their books via rents and rate subsidies. After 1980 the subsidy on council housing was reduced and central government imposed 'assumed' rent rises, putting great pressure on councils to raise their rents in response. In a reversal of the long-standing subsidy arrangements, some councils were able to transfer profits from council housing into the general rate fund.

<sup>6</sup> In 1983 the government increased support for private sector renovations, but by 1989 the resulting expenditure and some scepticism about its effectiveness prompted the government to 'target' renovation subsidies on the poorest housing and households in greatest need.

<sup>7</sup> The Housing Act 1988 established three mechanisms for the transfer of ownership. Two of these, Housing Action Trusts and the 'tenant's choice' to transfer individually to another landlord, were not particularly popular, but the third mechanism known as large-scale voluntary transfer (LSTVs) did result in some councils transferring the whole of their stock to other landlords (Hamnett, 1990)

The Inquiry's recommendations pointed up the fact that the policies which had characterised the Conservative administration's approach to housing throughout the 1980s – the de-municipalisation of rented housing and promotion of owner occupation - had failed to grapple with the housing needs of a significant proportion of the population. These were the people for whom ownership was not appropriate or affordable, and yet free market rents were also beyond their reach. Included within this group were large numbers of female-headed households.

Looking at data from the 1991 census, Gilroy (1994) stated that, '*women score poorly in tenures where ability to pay is the entry requirement*' (p.33), with women trailing badly behind in owner occupation. She commented that:

*'The British form of owner occupation, with mortgages which bear down heavily in the early years, favours high or dual earners and therefore generally not women'* (Gilroy, 1994; p34).

Escalating property prices during the 1980s and 1990s were a factor in this discrepancy, which, coupled with the generally lower earning power of women, breaks for care, etc., meant that the move to mass owner-occupation left many poorer female-headed households within the increasingly residualised social housing sector. General Household Survey data from 1996 indicated that while council housing still accommodated 18% of all households, it accounted for 30% of female-headed households (Hawtin and Kettle, 2000). Marital and parental status was a significant factor in access to tenures. For example, research by McCarthy and Simpson (1991) into the effects on owner occupation for custodial and non-custodial parents following

divorce, found that non-custodial mothers were least likely of all divorcees to stay in the marital home. On the other hand, custodial mothers who did retain the marital home might find after a while that the associated costs of home ownership were beyond their reach as single parents. The situation of divorced mothers was also affected by maintenance arrangements under the Child Support Act (1991), which had the effect of reducing the likelihood of a husband giving up the house as part of the settlement or as a 'clean break' arrangement (Gilroy, 1994).

Meanwhile policy had shifted in the post-war years from a 'class-based' public provision of social rented housing to a 'special needs-based' provision. At the same time housing subsidies had moved from buildings to individuals through the rent rebates/ housing benefits systems. It is into this general context that housing and social policies relating specifically to older women<sup>8</sup> should be set.

### **Housing, Age and Gender: the housing situation of older women**

Housing and social policies have, intentionally and unintentionally, had different effects on different groups of people. Although each individual's experience of housing is unique, there are commonalities of experience for groups of people sharing such attributes as age, class, race, gender, and regional location. This part of the chapter briefly summarises some of the factors which contributed to the housing situation of older women, as a group, in Britain in the 1990s. These factors relate to the socio-economic, cultural, and physical effects of becoming older within the housing market: to the differential effects of being female as opposed to being male within that market; and

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<sup>8</sup> 'Older women' here includes women over the age of 60.



to the historic and cohort effects of being at a particular stage in the life course at a particular period in the evolution of public housing policy.

As a group, those heads of household past the state retirement age in the 1990s had less access to mortgages and more access to low-cost rented housing across the life course in comparison to heads of households generally. They were also more likely to have lived at some stage in poorer quality housing in terms of condition and amenities (Askham et al, 1992). After retirement most of them experienced a drop in income mentioned above, further restricting their access within the housing market. But on the other hand, as pensioners they may have become more eligible, by virtue of perceived vulnerability, for the diminishing pool of public sector housing - and in particular for special needs housing for older people.

Age of head of household:	60-64	64-69	70-79	80+	all ages, under 25 to over 80
	%	%	%	%	%
owner occupied, outright	50	58	55	52	25
owner occupied, mortgage	24	10	6	3	42
rented, local authority	18	22	28	29	18
rented, housing association	2	5	6	7	4
rented, with job/business	2	1	0	0	2
privately rented, unfurnished	3	4	5	9	5
privately rented, furnished	1	0	1	0	3

**Table 4.1: Tenure by age of head of household 1995**

(adapted from table 3.9 (b), GHS 1997)

Table 4.1 shows how the tenure pattern of groups of older householders varied from that of the total adult householder population – although it should be stated that in this data, heads of mixed gender household were usually defined as male by default, and this tends to affect the age grouping. In the table, successively older cohorts of people aged over

60 years show proportionately less home owners, but most older owners were owners outright. Public sector renting increased with age, and, for historic reasons, so did private (unfurnished) renting.

Arber and Ginn (1991), and Bull and Poole (1989) among others have demonstrated the ways in which gendered inequality in the workplace is carried over into old age and exacerbated by females' longer life expectancy and lower pensions and savings. And Lewis (1992) has noted that until the mid-1970s social policies tended to assume that married women were economically dependent on men. Very few older women in the mid-1990s had a significant occupational pension in their own right, and among widows any residual pension from a husband's occupational pension was usually much lower than the husband's pension during his retirement. Disability and, particularly for women, chronic illnesses, also become increasingly likely with increasing age (Sidell, 1995) and with decreasing income (Arber and Ginn, 1991). At the present time there is a marked difference between the incomes of pensioners who have an occupational pension and those who do not. Bull and Poole however made the point that the affluence of occupational pensioners is relative to 'poor' pensioners rather than to that of the general population. While a small number of pensioners could be considered 'rich' by any definition, the majority would fall into Bull and Poole's category of 'not rich; not poor', and many older women who own houses are in the position of being 'house rich, income poor' (Bull and Poole, 1989).

A third factor which can indicate disadvantage in the living circumstances of people as they age is that of living alone, which is associated with poverty and morbidity, and more common among women than men. By the early 1990s, older people who lived alone were much less likely (48%) than older couples (71%) to own their home, and they were more likely than non-lone older people to rent and to be in physically

defective housing (OPCS 1993). By 1996 20% of households headed by someone aged 75 or over were in 'poor' housing – i.e. housing which was 'unfit, in substantial disrepair or requiring essential maintenance' (DETR, 1998).

Data from General Household Surveys (1986 and 1997) shows that whereas younger men (up to the mid-forties) were more likely to live alone than younger women, with increasing age women became much more likely than men to be living alone. Molnar and Davies (1993) reported that of women then aged 80 or over, 11% were living with their spouse and 21% with their children or children in law, while 61% were living alone. Bond et al (1993) pointed to some consequences of these demographics to the living circumstances of older women:

*Due to increased longevity, and the tendency for men to marry women younger than themselves, women are more likely to experience widowhood. Fewer women than men remarry following widowhood or divorce and consequently more older women than older men live alone. At present half of women 65 years and over and a fifth of older men live alone. In addition, given the predominance of women among the 'very old', they are more likely to live with others and in institutional settings. (Bond et al. 1993, p.4)*

### **Older owner-occupiers**

The *percentage* of older women who are home owners is smaller than the percentage of older men who are home owners – some of this difference can be attributed to the tendency by convention for men to be recorded as heads of joint households. But, because women outlive men in increasing numbers with increasing age, *numerically*

most older home owners are women (Forrest et al, 1996) and this was also the case in the mid-1990s (see Table 4.2).

Age group	% male-headed households	% female-headed households
60-64	75	63
65-69	72	57
70-74	66	51
75-80	62	54
80-84	60	48
85+	56	48

**Table 4.2: 1993 Levels of home ownership by age and gender**

Adapted from Forrest et al (1996) and based on GHS Survey data 1993.

The proportion of older home owners in relation to all older people is projected to grow into the twenty-first century, as effects of pro-ownership policies filter through and as the next cohorts of owners age (Forrest et al, 1996). But in the late 1990s there was a pattern of steady decline in ownership with increasing age. Rolfe et al (1993) attributed this pattern to the historic barriers to ownership which people in the oldest age groups met during their working lives, compounded by moves out of ownership by some older people into social housing or residential care. With low incomes in retirement and a diminishing life expectancy, few older people are able to raise mortgages for houses on the open market. For most older people, home ownership and the amount of equity held in their home will have been determined at an earlier stage in life (Rolfe et al 1993a). For similar reasons of insufficient income and problems in getting a mortgage, very few older women who are now home owners bought the house at an earlier stage with a mortgage in their own right. Their status as owners has largely come through inheritance or the expiry of a joint mortgage.

Older people who do own their home are better off collectively than older renters, but there is considerable variation across the country in the value of equity held in housing (Donnison, 1980; Hamnett, 1990; Forrest et al, 1996). Although the housing market generally is variable over time, one consistent trend has been towards elevated levels of house price inflation in London and the South East along with sustained in-migration.

In all areas of the country, some of the oldest home owners live in housing which is inadequate or in need of maintenance or refurbishment. In 1996 22% of home owners over 'retirement age' lived in pre-1919 dwellings (Forrest et al 1996). This housing is the most problematic in terms of condition and accessibility, and the owners of these properties were most likely to be older, single and female (Rolfe et al, 1993). Even among older households with high property equity, about one third had low incomes (Gibbs, 1993). As owner-occupation became the dominant tenure in Britain, large numbers of people living on or close to poverty incomes owned homes, and in spite of the fact that women were less likely than men to have access to mortgages in their own right, they included many older women:

*It is .... of significance that, as home-ownership increases amongst manual workers, more and more home-owners will be entering retirement without adequate occupational pensions to keep them out of poverty in old age.*

(Morris and Winn, 1990)

Throughout the 1980s and before the increase in home ownership stabilised, several commentators (cited in Hamnett, 1995) suggested that Britain was about to become a nation of inheritors. Large numbers of older people would be able to leave a home to their children and other beneficiaries, and it was suggested that over time these inheritances would result in accumulated assets for subsequent generations. However, an analysis of inheritance by Hamnett (1995) found no more increase than might be

expected from inflation. He suggested three factors to explain the situation: equity extraction by owners during their own lifetimes (for example for income); equity transfers within families to avoid residential care charges; and the use of capital to pay for residential and nursing home care. Many older women, living alone and with insufficient funds to buy in care services, were in such a position. Sykes (1994: p.81) suggested some of the reasons why older women home owners in particular might face increasing financial difficulties:

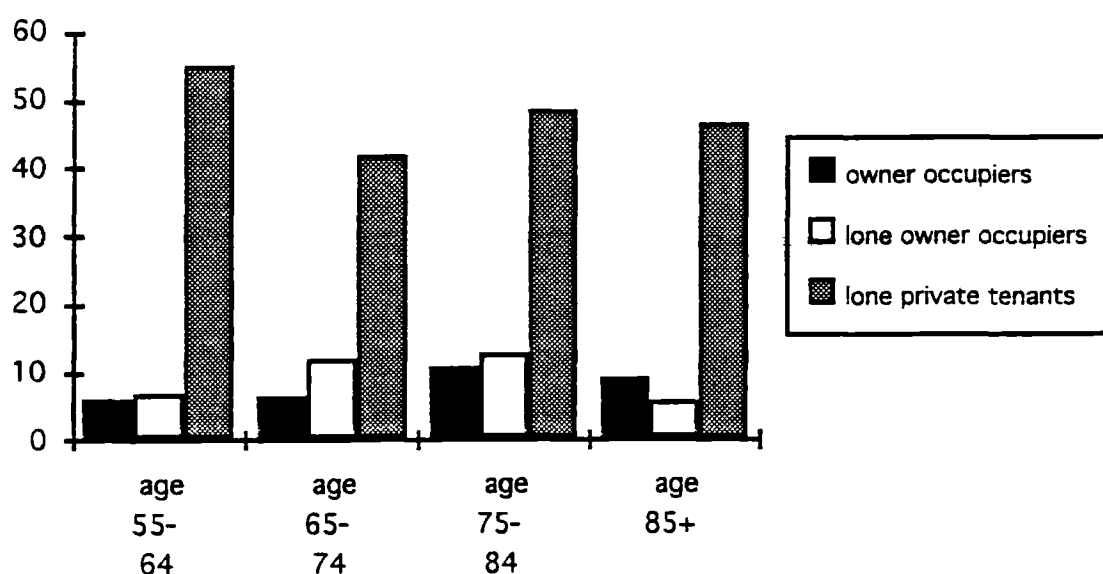
- Income tends to decline with the death of a spouse, while expenditure is seldom significantly reduced;
- Expenditure increases with age, yet the 'old-old' have the lowest real incomes;
- Older women tend to find themselves with lower income levels throughout retirement.

The implications would include the probability that very old women owner occupiers in low-value housing would need more help with stay-put repairs; and that the low equity value of many of these homes might not allow the women to 'trade down' to accommodation which was smaller and purpose-built, but more expensive.

### **Older private renters**

The majority of people born before the Second World War started life in privately rented housing, and although the vast majority subsequently move on to other tenures, a small proportion of older people still live in private rented accommodation. Many of these people will have long-standing tenancies with controlled rents: as a result of rent rises in the private sector after the 1988 Housing Act, poorer people had less access to new private tenancies (Peace and Johnson, 1997). In 1991, 41% of households in private

rented housing were headed by someone aged 65 or over: of these 34% were over 70 years and 6% were over 80 years (Rolfe et al, 1993). Older people living in privately rented accommodation were more likely to occupy older and poorer quality housing than older people with properties in owner occupation or in public sector housing. A dip in the number of lone private tenants at the 65 -74 age point (Figure 4.2) may reflect people who then became eligible for, and moved into, social housing provision, including sheltered schemes. In Figure 4.2, 'worst housing' is defined, as in the 1991 English House Conditions Survey, as the 10% of housing which the costs of carrying out urgent repairs and making fit would exceed £25 per square metre – seen as a more stringent categorisation than the earlier definitions of poor housing<sup>9</sup>.



**Figure 4.2: Percent of Older People Living In The Worst Housing by Age of Head of Household 1991** (adapted from fig 4.2, Rolfe/ DOE 1993)

<sup>9</sup> The English House Conditions Survey of 1996 found 20% of all households headed by someone aged 75 or over were in 'poor' housing – i.e. housing which is 'unfit, in substantial disrepair or requiring essential maintenance' (EHCS, 1996).

## **Older renters of social housing**

For older people, renting in the public sector is a major source of housing (Table 4.1, page 96). In 1991, 46% of local authority dwellings were occupied by households headed by someone aged 60 or over. Pensioners, women, and people from some ethnic minority groups were strongly represented as heads of households in public sector housing. Old age itself usually confers eligibility for council housing or at least for inclusion on waiting lists, but there are historic reasons why many older women now live in public sector rented housing. In the expansion period just after World War Two, access to council housing was relatively easy for women who were married and starting families at that time, although it was much more inaccessible for single women (Morris and Winn, 1990). Council housing was generally of a reasonable standard compared to privately rented accommodation, and many of these families could not afford or did not want to buy a house. A combination of factors -including the transfer or granting of tenancies to custodial parents (usually mothers) at the breakdown of relationships; the high entry costs of other forms of housing; and the greater longevity of women - meant that the public sector was more open than other sectors to female-headed households (Hamnett, 1992).

Access to local authority waiting lists has frequently depended upon an applicant's local connections or length of residence in a particular area - a requirement later largely abandoned as discriminatory (Hamnett, 1992) even before the changes proposed in the Housing Green Paper of 2000 (see Chapter 10). The result was that some extended families were able to live in close proximity on the post-war newly developed council estates. In some cases this replicated the pattern of related households in neighbouring private rented accommodation which was common in some areas before the Second



World War. This pattern was radically affected by changes in allocation priorities, the spread of owner occupation and the sale of council houses.

Analysis of the characteristics of households which bought their council houses in the 1980s has shown, not surprisingly, that most of them were better off and more likely to have two or more wage earners than households which did not buy (Morris and Winn, 1990). Even though economically inactive tenants, including pensioners, were given the right to a mortgage under the 1980 Housing Act, the uptake of mortgages by the poorest tenants was not significant and older people were the least likely to buy. Nevertheless, because so many older people had been long term council tenants, a substantial proportion of older owner occupiers acquired their houses through council house purchase at some stage, for example in middle age (Rolfe et al 1993). Many children of council tenants, who might otherwise have taken on their own council tenancies in the same area as their parents, bought houses in the wider market. Others found it more difficult to get a council tenancy as houses were sold off and not replaced, and more priority was given to the homeless. Forrest and Murie (1989) identified the effects of council house sales as part of the wider economic and social change which resulted in the residualisation of particular groups in the population - a process which has had a proportionately greater effect on older and poorer people, which by definition includes large numbers of women.

As successive governments set about the de-municipalisation of rented housing in the 1970s and 80s, housing association activity expanded and by 1991 housing associations owned 3% of the national housing stock. Although the overall numbers of their tenants were much fewer than those of local authorities, older people were from the outset proportionally significant as housing association tenants partly because many housing associations specialised in housing for particular groups. These included very young

single tenants and older people - provision for the latter group often in various forms of sheltered housing:

*'Economically inactive women make a strong showing in all tenure groups, forming a majority in all rented sectors. Their dominance in the housing association sector, in particular, is perhaps explained by the high proportion of sheltered housing schemes with their resident population of elderly single women'* (Gilroy, 1994; p45)

The age profile of housing association tenants has been affected both by the ageing in situ of existing tenants and by targeting older people. For example by 1991, housing associations nationally were providing the same amount of extra-care housing for frail older people as were local authorities (McCafferty, 1994). People aged over 80 were the most likely group (after people under 25) to be renting from a housing association (Rolfe et al 1993).

### **Specialised housing and related initiatives for older people**

The majority of people in Britain have long continued to live in the community, in their own individual homes or with family, until shortly before death. General economic and housing policies have therefore had the greatest effect on the living conditions of older people, but over time these have been complemented by an increasing number of housing and economic initiatives aimed specifically at older people. Some of these initiatives have been aimed at helping older people to maintain their existing living situation, while others have offered alternative and specifically designed accommodation based on institutional or non-institutional models.

Housing provided for specific groups of people deemed to be in need and worthy of charitable help has a long history in Britain (NFHA, 1985), but the notion of housing for older people as a general category, rather than for particular identifiable groups of pensioners, is, as I have suggested above, of more recent origin. There is now a wide range of accommodation specifically intended for older people, from small self-contained housing units to high dependency nursing homes. Whether this accommodation is provided in the community or institutional settings, and whether it is aimed primarily at meeting housing needs or at meeting care needs, until comparatively recently the providers of these settings have tended to share certain assumptions about the best interests of older people. These included the idea that older people prefer small units of accommodation with elements of mutual support and companionship; that older people should be encouraged to maintain independence for as long as possible; and, more recently, that the design of institutional care should be modelled on the domestic home (e.g. Department of the Environment, 1977 and 1994; McCarthy and Stone, 1989; Bond et al, 1993)

Although there is a variety of arrangements within specialised housing provision for older people, particularly within the private and voluntary sectors, special housing as opposed to care provision is still dominated by sheltered housing. This is largely because local authorities took on large-scale developments of sheltered housing schemes particularly after the 1960s. A Ministry of Housing circular in 1969 (MHLG 82/69 - withdrawn in the 1980s) established two types of specialised accommodation which would be eligible for subsidy, and the standards to which they should be built.

'Category 1' housing was conceived as self-contained dwellings for the more active elderly, built to Parker Morris standards<sup>10</sup> and with limited communal facilities and possibly a warden. 'Category 2', or 'sheltered housing' as the term is normally understood, was to be for less active people, comprising of grouped flatlets with full communal facilities and a warden. Space standards within these units were to be less generous than Parker Morris standards (DoE, 1961).

In the years 1979 to 1989, England's total housing stock rose by 10%, but the number of sheltered housing units rose by 69% as public housing policy shifted from general needs to special needs provision<sup>11</sup>. A Department of Environment study carried out in 1993 (McCafferty 1994) indicated that overall there was a probable over-provision of sheltered housing but an under-provision of very sheltered housing. Very sheltered or extra-care housing subsequently became the growth area of special provision with housing associations funded to increase their provision in line with that of local authorities.

Most *private* sheltered housing was built in the 1980s, largely for sale rather than for rent (Mackintosh et al, 1990). Owners of private sheltered accommodation are more likely than renters of public sector sheltered housing to have had a choice in location and

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<sup>10</sup> Parker-Morris standards: established in the Department of the Environment document, 'Homes for Today and Tomorrow' (DoE, 1961), recommended substantially increased room sizes compared to immediately preceding advice, along with recommendations on levels of service, thermal standards, and storage provision.

<sup>11</sup> Within that increase, housing association provision rose by 150%, and private sector provision by 400% (Fletcher, 1991). By 1991, 51.2% of all specialised housing units for older people in England were in sheltered housing schemes; a further 23.5% units were warden supported (but not within sheltered housing schemes); and 19.8% were category one units. Very sheltered housing accounted for only 2.3% of the provision, and other specialised housing for 3.2% (D.O.E. 1994). Almost three-quarters of specialised housing units were provided by local authorities, about one fifth by housing associations and the rest by the Abbeyfields Society and Almshouse societies.

type of dwelling. They are also more likely to have moved in order to be near relatives or to find a better 'match' of housing for their needs. They are less likely to be disabled or immobile (McCarthy and Stone, 1989). The market in sheltered housing for sale was very sensitive to market conditions, and its growth slowed considerably in the mid-1990s as economic effects brought about a reappraisal of costs by both developers and prospective purchasers.

Middleton (1987) discussed how direct intervention in housing for older people came to emphasise this particular form of accommodation, mid-way between self-contained dwellings and residential care. She pointed to the underlying assumption that supplying adequate housing for the specific needs of the older population would simultaneously release public sector 'family' housing for younger people. Good quality standard housing and design alone were seen as insufficient for older people, and space standards in sheltered housing were devised according to notions of the physical and social needs specific to old age. She asserted that it was accepted that people become progressively less fit as they grow older, so that there was a need for a continuum of care settings into which older people could be 'slotted' as their needs changed. This model contrasts with the notion of Lifetime Housing, which is designed to be flexible around the changing needs of the resident (Joseph Rowntree Foundation, 1997), and which unlike sheltered housing does not include the element of support from a warden or manager. Middleton questioned the underlying assumptions of sheltered housing and later authors (for example Fletcher, 1991; McCafferty, 1994) cast doubts upon its future role.

Nevertheless, as a result of its promotion over many years, sheltered housing continues to figure large in the general understanding of housing which is suitable for older people. Older people looking for suitable housing which is accessible, affordable and available may find that in some locations there are few alternatives to sheltered housing.

Most residents in both specialised housing and residential care for older people are women (Peace, 1993). As previously discussed, women tend to outlive men, are less likely to have had a co-resident carer and are more likely to be poor. One of the original purposes of sheltered housing was to extend the amount of time that an individual could live independently in the community before going into residential care<sup>12</sup>.

However as the costs of care began to increase both for individuals and for the state, there was increasing concern about how such care could be funded in the long term, and increased interest in policies aimed at enabling older people to remain in their own homes. For individuals, finance for care services for themselves or their partner comes essentially from capital, pensions, or housing equity. Few older women have large savings or pensions, so the treatment of housing equity in assessing care charges is critical to their options for housing and care. This potentially comes into conflict with other pressures - to pass on an inheritance, or to use equity as a funding source of income or house maintenance.

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<sup>12</sup> Middleton (1987) argued that the sheltered housing examined in her survey had acted as a substitute not for residential care, but for ordinary housing. Since then the development of extra care housing has altered the profile of residents in sheltered housing in terms of age and dependency, and many residents in very sheltered housing may otherwise have sought residential places (Peace et al, 1997). But from 1981-1991, when sheltered housing was expanding, the proportion of older people in residential and nursing care also greatly increased. Rolfe et. al. (1993) attributed this to a decline in the level of support provided by family carers, with more women working and younger generations more likely to be living at some distance. The Supplementary Benefits (Requirements) Regulations (1980) introduced board and lodging allowances to meet the residential care costs of older people on low incomes. This meant that many more people were encouraged to enter private residential care rather than remain in the community: a 'perverse incentive' which persisted until funding arrangements were passed to local authorities in 1993 (Audit Commission, 1986; Peace et al, 1997). Within the overall increase of residential care places, local authority provision fell by more than 12,000 places between 1985 and 1990, while the private sector increased by more than 80% (Rolfe et al, 1993). This shift was brought about by the change in funding arrangements introduced as part of the government's care in the community programme (National Health Service and Community Care Act, 1990). Under these arrangements, local authority social services departments were given financial incentives to make the maximum use of the independent and voluntary sectors and most authorities directed funds to residential care rather than to domiciliary services (Peace et al, 1997).

Although most older home owners no longer have a mortgage, a reluctance to incur debt and the difficulty of meeting repayment costs on a low income means that relatively few older people have been willing to borrow to finance building work. For some with no access to grant funding, and unwilling or unable to move, raising funds against the equity of their home may be the only method of financing repairs. A range of equity release mechanisms were developed in the 1980s to enable people to raise funds for *property maintenance, income maintenance or the costs of care. These included maturity loans, home income plans, home reversion schemes, and roll up loans.* Each of the schemes had different limitations, for example of tax effectiveness or valuation discounting, and on the whole older people in the 1990s appeared to have been wary of such schemes (Mullings and Hamnet, 1992; Rolfe et al, 1993).

From the early 1980s it had become obvious that strategies were needed to improve and maintain the houses of older people who did not have enough income or savings to finance repairs. The results of the English House Conditions Surveys (1976, 1981 and 1983) repeatedly showed that older owner-occupiers were among those most likely to inhabit houses in poor physical condition. Donnison (1980) pointed out that the supplementary benefits system was failing a specific group of older people who had real housing problems, but as owner occupiers were solely responsible for the upkeep of their homes. These findings about gradual dilapidation of the owner occupied housing stock, and the pattern of growth in home ownership among successive cohorts of older people, led to a greater awareness of the particular needs of older owner occupiers. In response several local authority and voluntary agencies established agency services for home improvements aimed at this group. The agencies were seen as a method by which a local authority could offer grant applicants a service package which included practical

support and advice, while at the same time helping the local authority to achieve its own targets on urban renewal<sup>13</sup>.

Grants were almost all paid to owner occupiers: local authority and housing association tenants did not in general suffer from the same levels of dilapidation and lack of basic amenities as those found in the private sector (English House Conditions Survey 1991). Although private landlords were eligible for renovation and disabled facilities grants for properties inhabited by older tenants, very few landlords took part and private tenants continued to have the worst housing conditions (see Figure 4.2, page 102). In some areas home improvement agencies specialised in helping private tenants, but there were problems either because landlords were unwilling to undertake repairs or were unable to afford them, or because work (particularly in flats) was difficult to arrange. As a result, many older private renters appear to have resorted to moving rather than attempting to 'stay put'. Just under one fifth of new housing association tenants aged 65 or over in 1991/2 came from the private rented sector (Rolfe et al, 1993).

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<sup>13</sup> After 1987 the government started to fund home improvement agencies as private enterprises. By 1993 there were 122 agencies in England serving predominantly older and poorer people, but they covered only a third of local authority areas. It has been argued that the introduction of means testing to grant aid tended on the whole to benefit older people more than earlier grant schemes had done, resulting in a higher proportion of improvement grants being awarded to older owners. 48% of renovation grants in 1990-91 and 75% of disabled facility grants in the same period were awarded to people over 60 (Mackintosh and Leather, 1993). However a survey for Anchor Housing in 1993 found widespread delays in grant approval for renovations because of limited funding, and in some areas all discretionary grants had been discontinued. In April 2000, Collective Enterprises Limited were appointed as the national co-ordinating body for home improvement agencies which help older people and people with disabilities – taking over from Care and Repair England.



## **Policy Development in Milton Keynes**

We live in specific times and places. For the reasons stated in Chapter 1, the fieldwork for this thesis was conducted in Milton Keynes where both housing provision and certain aspects of housing policy varied from the national picture. This part of Chapter 4 reviews some relevant historic and geographical information about Milton Keynes in general, and the fieldwork areas in particular. These include some older areas (including Bletchley, Wolverton, New Bradwell) which were established towns before the development of the new city; some areas (including Beanhill and Great Holm) which were wholly developed on greenfield sites; and some areas (such as Bradville and Loughton) where existing villages were expanded and absorbed into the new city - see Figure 4.3 (page 113).

### **New towns policy**

New towns policy, as part of the planning for post-war redevelopment, was seen as tackling a range of problems simultaneously. These were; physical and social reconstruction, increasing the overall stock and quality of housing, and dispersing the population away from the overcrowded metropolitan centres. Abercrombie's Greater London Plan of 1944, one of several such plans for metropolitan areas, proposed that about three-quarters of a million people should be encouraged to move out of London to existing towns within a 50-mile radius, and to eight new towns which should be built in the region, each to take 60,000 people.



As a result of the New Towns Act 1946, 14 new towns were initiated between 1946 and 1950, but under the Conservative government of 1951, the new towns initiative lost support. In the meantime the London County Council (LCC) had, by 1952, built more than three times the total number of houses provided by all the new towns during the period from 1946 to 1952. Many of the LCC homes were in 'overspill' estates on land in other local authority areas. Meanwhile other major cities were on the verge of exhausting their available building land, and it was expected that in the next twenty years, somehow one million people would have to be accommodated outside the boundaries of 'the congested areas' (Rodwin, 1956). This shortage of space for housing, coupled with the need to ensure patterns of development more palatable to the reception areas, resulted in the Town Development Act of 1952. The town of Bletchley was among those to be expanded as a result of this initiative.

Bletchley Council, in the wake of the New Towns Act of 1946 and the 1945 Distribution of Industry Act, had been attempting to fund an expansion of the town. Opportunity arose in the Town Development Act 1952, which empowered 'exporting' cities to contribute to the cost of building houses in outlying towns so that overcrowded families could move out. The Industrial Information Centre, County Hall, held an exhibition at the Charing Cross Underground Station between 22nd September and 11th October 1958, with an accompanying handout, 'Moving From London':

*It won't be like the New Towns, where everyone is a new comer. The towns being developed are generally small country towns, and the new housing*

*and industrial developments are essentially an expansion of the original town. Newcomers will be part of the community, and not part of a satellite town....A few smaller houses and flats will be built for families without children and single people. Families will be encouraged to house 'Mum and Dad' near them as soon as they have settled in.*

(IIC, 1958)

Although there was no overall development plan, between 1954 and 1975 the population of Bletchley grew by 145%, and 62% of that growth was brought about directly by the Town Development Act (TDA) scheme.

To the north of Bletchley lay the smaller towns of Wolverton and New Bradwell, which were essentially nineteenth century industrial settlements. In 1836 the London and Birmingham Railway Company had chosen to site its central engine repair works at Wolverton:

*The L & B began by building railwaymen's houses in a way never seen before in this hitherto remote rural backwater. They were lined up on a grid of streets. The engine works then expanded into engine design and, in particular, to making McConnell's 'bloomer' engines..... Printing arrived next, as demand for railway timetables (and the presence of employable railwaymen's daughters) drew in McCorquodales from Lancashire. A planned Victorian town was arising in North Bucks.* (Bendixson and Platt, 1992, p 15).

By the time of the interviews for this study (the mid-1990s), the Wolverton engine works had been axed, with some of the old buildings renovated as a community centre and some demolished to make way for a supermarket. The printing works was much less important as a source of employment. Many of the early rail workers' cottages had been demolished in the 1950s and even the pre-fabs which replaced them had gone in the 1970s. Nevertheless the shared knowledge of old Wolverton continued to play a major part in the life stories of the respondents from Wolverton and New Bradwell. Some of them had started out life in those rail company cottages, born into railway families and married to rail workers. Most of the women had been employed in the printing works, and some of them had lived for a time in the prefabs. The integration of work with social and family life gave an identity to the area which appeared to have survived the creation of the new city.

By the 1960s, national government was again facing mounting pressure to increase the total amount of available housing, especially in the South East. A series of White Papers looked to a new generation of new towns to house people in larger numbers than the expanded towns were able to do. The largest of these, designated in 1967, was Milton Keynes. The area of north Buckinghamshire which was to become a new city included the existing towns of Bletchley, Stony Stratford, Wolverton and New Bradwell, as well as thirteen villages, and the brickfields to the south west of Bletchley. It had been an essentially rural area, scattered with small towns with their own distinct characters and histories.

The Milton Keynes Development Corporation (MKDC, or 'the Corporation') was established to be responsible for the development of the new city. By 1970 it had formulated a development plan (MKDC, 1970) which initiated policy, including that on population and housing. The new city was to be developed in a series of grid squares of approximately 1,500 – 2,000 dwellings each, bounded by main roads but connected to each other by bridges, underpasses, and a series of pedestrian/ cyclist routes known as the redways.

### ***Population***

The population of the designated area in 1970 was 45,000. It was proposed that this figure should grow to 250,000 by the early 1990s. The Milton Keynes Development Corporation was aware that some imbalance in the age-structure of the incoming population was inevitable;

*The Corporation is aware that new town populations have in the past been comparatively young, because young families are more inclined and able to take advantage of the opportunity that moving to a new town offers. But there are also difficulties, both administrative and practical, for older people moving to a new town, particularly in relation to employment and housing.*

*By a variety of means the Corporation intends to secure as wide an age range as possible amongst future migrants to the city. But it is accepted that in the early years at least the age and family structure of the population will be*

*rather like that of other new towns. This has implications for the type and size of house which must be provided in the early years.*

(MKDC, 1970, p 47)

## ***Housing***

Providing for the massive increase in population was going to involve the construction, quickly, of whole estates of new homes.

*Housing is the primary reason for the city's designation, will be the biggest user of land, the closest point of contact between the city and its residents, and the biggest single call upon personal incomes.*

(MKDC, 1970, p.53)

The Corporation had decided that:

- i Housing in the new city should be built to a quality which can stand the tests of the future.*
  - ii Housing, whether for rent or sale, should be available in a wide variety of sizes and types.*
  - iii Housing must be available over a wide price range to allow the relatively poor as well as the relatively wealthy to move to the new city.*
  - iv No large areas of the city should be developed with houses of a similar type, size or tenure.*
  - v Mobility must be possible between different types and tenures as household needs, resources and preferences change.*
- (MKDC, 1970 p.53)

The Plan recognised that new housing routinely failed to meet the demands of groups whose needs do not conform to the normal pattern, among which it cited independent old people, the physically handicapped or students living away from home. Housing for these groups might require innovatory schemes. Accommodation 'for old people and other special groups' would be provided by such means as Homes and sheltered housing, integrated with the community and not built in separate areas. The Corporation also expressed its hope to avoid concentrations of higher status households into particular areas, and to ensure the distribution throughout the city of people at different stages in the life cycle.

Significantly, the overall design of the city was to be based on the notion that people's day-to-day activities would not necessarily relate to neighbourhoods. Webber's notion of a 'plug-in city' in which citizens had choice in access to services and communications (MKCDC, 2001) resulted in an acceptance of the notion that privatism was the way forward:

*instead of depending solely on the immediate locality for social networks, people would use private cars and public transport to make contact with friends and relatives in other parts of Milton Keynes and beyond. (Clapson, Dobbin and Waterman 1998: p 87).*

In a later critique of this policy, Synnott (2000) suggested that by denying the relevance of the local neighbourhood, the Milton Keynes planners created housing with an overemphasis on the internal environment (of the home), and with little sense of the



locality (neighbourhood). It also made the provision of an effective public transport system very much more difficult (MKCDC, 2001)

### **Housing Policy in the New City of Milton Keynes**

Housing Policy in Milton Keynes was dictated by several requirements, including the new city's underlying purpose to accommodate some of the expanding population of the South East and the Midlands; the requirement of the Plan for Milton Keynes that accommodation should meet certain planning and design criteria; and the necessity of providing for the existing population of the area and for generations of households after the initial 'incomers'.

From 1971 Milton Keynes Development Corporation assumed responsibility for the building and maintenance of new municipal housing stock in the designated area, and for influencing and stimulating the development of the private sector. In 1970 about two thirds of the housing which was being constructed in the designated area was being built for rent, and the Minister of Housing and Local Government had instructed the Corporation to aim for 50% owner occupation. The Corporation's advisers had pointed to difficulties in achieving that goal in less than ten years given economic circumstances in which many people could not afford a mortgage. This left the Corporation with the prospect of either funding a massive over-provision of infrastructure to allow for the later addition of private housing developments alongside public rented housing, or of allowing a serious cleavage of the tenure pattern of the new city between rented and private areas. The Corporation was reluctant to settle for either, and decided to look for

initiatives which would help people to buy, such as 100% mortgages and saving through rent schemes. By 1992 the housing pattern in the city was a compromise; some grid squares such as Beanhill and Netherfield contained much more council housing than others, and some grid squares had been left with undeveloped areas to allow for later infilling by private developers.

### **Housing for Older People**

Older people were encouraged to move to Milton Keynes, especially if they came from London and were moving to be near their younger relatives who had previously relocated. In the 1970s the Development Corporation had intended that the provision of specialised housing for older people should be 15 % of the total housing programme, in anticipation of growing need in the next 30-40 years (MKDC, 1982). The provision would comprise 6% sheltered, 6% dispersed housing and 3% grouped bungalows (Waterman, 1995). This was later revised to a target of specialised rental housing (including shared ownership) for one third of the eventual number of elderly households (MKDC, 1982). Sheltered units were to be situated near or on routes to shops, bus stops, etc. and gradients were to be avoided. The outlook was regarded as important for older people, undue noise and nuisance, for example from play areas or busy roads, was to be avoided. Rented housing purposely built for older people was provided in most of the city's social housing schemes as ground floor flats and bungalows, designed with special features for the elderly and the disabled. The positioning and concentration of category one housing was carefully considered - the aim was to allow older people the opportunity to live in the community as whole, while ensuring that the design of their

accommodation met their needs. The Social Development Directorate of MKDC aimed to influence the briefs for sheltered schemes to include larger than average sitting rooms, and libraries for the use of the wider community outside the schemes. It was also involved in the design of training for sheltered housing wardens, with the aim of encouraging them to regard outreach work as a natural part of their job (Waterman, 1995).

A review of housing for older people in 1978 found that:

- 30% of in-comer elderly people had moved with no close relative in the area; the report assumed that they had been motivated by the prospect of improved housing.
- 16% of people (of all ages) had not visited Milton Keynes at all before moving; some had been deterred by the cost of travel from London to view the area.
- Specialist schemes for older people were popular.
- 60% of older people expressed a preference for a balance between living within age-integrated communities and living among other older people.
- Loneliness and isolation were worse where older peoples' dwellings were scattered: for example flats located at the corners of grid squares were experienced as more isolating than those located in small groups within streets.
- Design in general was regarded as less important than factors which affected social connections and companionship.

- There was only a small take-up among the elderly of houses for sale in the general market. The report therefore recommended that specialised houses should be built for sale to older people.
- Older people wanted to be located close to facilities, and existing public transport was seen as inadequate for older peoples' needs.

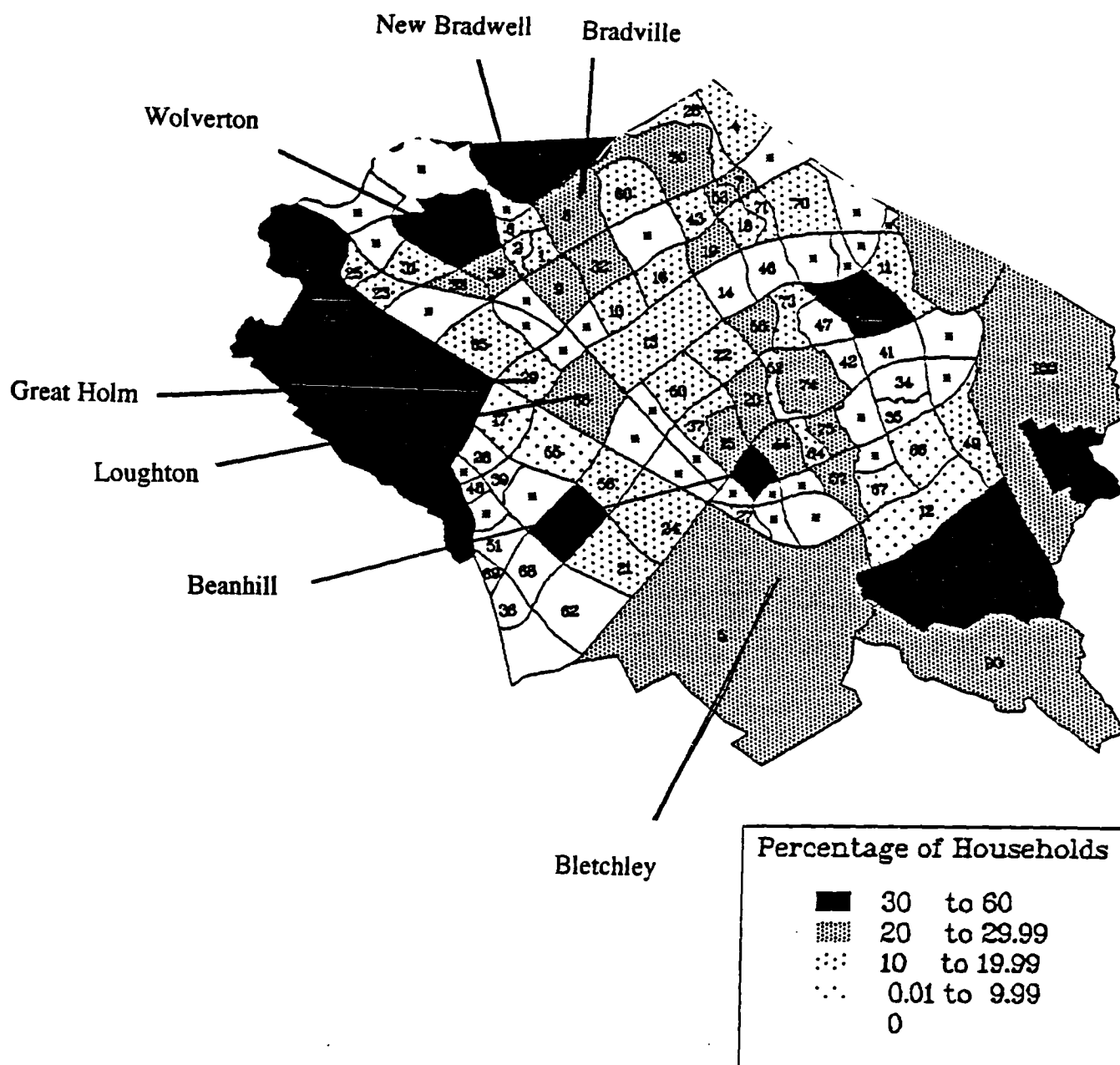
(MKDC, 1978)

By the 1991 census, just before the dissolution of the Development Corporation in 1992, the population of Milton Keynes new city had reached 143,138. Owner occupation in the new city was then at 66%; housing rented from the Local Authority/New Town 24.8%; housing rented from Housing Associations 3.9%, and privately rented housing 4.7% (MKBC/CNT, 1995).

11.3% of the population were 'retired', compared the English national average of 18% - this represented an increase of 76% from 1981, eight times the national average (but still below the eventual 15% anticipated in 1976). 21% of households included one or more pensioners; of which 45.3% were household with pensioners living alone, 30.4% living with another pensioner (or other pensioners) and 24.3% living with people below retirement age.

So, the situation in Milton Keynes during the period of this study was that the new city had a lower population of older people than most other towns of comparable size. There were more older people concentrated in the pre-established areas of the city, and many

of the residents of these areas were people who had both aged with their familiar neighbourhood and witnessed accelerated local change as a result of the development of the new city. In the newer areas there were incomers who had settled at various times into different neighbourhoods and different types of accommodation (see Figure 4.4: page 125). Some of the differences in the experiences of these two groups will be described in Chapter 6. However, before moving on the analysis, Chapter 5 examines the research method adopted in this study.



**Figure 4.4: Percent of Milton Keynes households with pensioners at 1991 census**  
(from MKBC Census News No.4, December 1992)

## CHAPTER 5: RESEARCH METHOD

The purpose of this chapter is to explain the theoretical basis of the thesis, and to describe in detail the method used to collect and analyse data relating to housing histories. The first part of the chapter describes the broad **methodological** position of the study by positioning it within ethnography and in particular in relation to the grounded theory approach, and by looking at other uses of biography in social research. It gives some examples of other recent studies which have used a biographical approach to construct housing histories; those of Forrest and Murie (1987); Chandler (1989); and Gurney (1997, 1997a). The second part of the chapter examines **data collection and analysis** for this particular thesis, and explains the housing history charts which were developed from the respondents' individual biographies. Issues about the strengths and weaknesses of the method, and some of the practicalities of using it, are discussed in Chapter 10.

### The Choice of Methodology

The starting position for this study is essentially ethnographic, in that it aimed to put together a 'thick description' (Giddens, 1984) of the events and processes within the lives under study, and that it included subjective, local, and illustrative data from direct contact with the individual research subjects. Definitions of what constitutes an ethnographic methodology have varied (Hammersley and Atkinson, 1992), and here I am using the term in the widest sense which includes the elicitation of cultural

knowledge (Spradley, 1980) in 'natural' as opposed to experimental contexts.

Ethnographic techniques have a longer history in housing studies and urban sociology in the USA than in Britain, where structured surveys tended to remain dominant for longer (Barlow and Duncan, 1988). According to Franklin (1990), ethnographic techniques became more important in housing research as it came increasingly to focus on issues for which the social survey would be inappropriate:

*This is especially true in the area of housing careers, housing histories and decision making where the number of variables in individuals' explanations are large and vary widely in each case.*

(Franklin, 1990, p 100)

The methodology has some parallels with the techniques of grounded theory. Originally 'discovered' by Glaser and Strauss (1967), grounded theory rests upon the notion that the research process itself has an influence on the data which is generated and the way in which it might be analysed - theory building and data collection are dialectically linked. The classical grounded theory approach as described by Glaser and Strauss involves a long reiterative process of data collection, analysis, and reflection, to the point of data saturation. Given the nature of this particular study, there was a practical limit to the data which could be collected and used, and the analysis continued long after the data collection had ended. However, the general approach of grounded theory informed the method of analysis which was used in this study, with some aspects followed more specifically. These included comparative reading and analysis – Glaser and Strauss argued that without this it is almost impossible to generate strong theory through



fieldwork alone, which is likely to be very limited in scope. The constant comparative method, in which segments of data are compared and categorised to reveal internal structures, was also used here. The primary data consisted of the respondents' biographical accounts of their own lives, and in particular of all the places in which they had lived.

### **The use of biography in social research**

While the use of biography as the prime source of data is still fairly unusual in housing and policy studies, it has been widely used in other areas of social study and in particular in social histories. Within these fields it is useful to make a distinction between oral history and reminiscence. Oral histories are primarily aimed at creating a description of past circumstances and event, usually from the point of view of the relatively 'unvoiced', and in this respect relate to social history. Reminiscence may also evoke such descriptions, but it may also be more personal, and describe feelings as much as events. A review of some of the literature relating to these uses gives some idea of the potential strengths and weaknesses of biography as a research tool for looking at housing histories.

### ***Oral History***

Biography (and autobiography) has long been acknowledged as a key approach to understanding the progress of history. Accounts of the lives of individuals, particularly of the great and powerful, were among the earliest of historical accounts and have occurred in all periods from ancient times to the present. The historical accounting of

'ordinary' lives is comparatively recent, and most commonly associated with the eyewitness descriptions and accounts recorded as oral history. Perks (1992) attributed the phrase 'oral history' to Allan Nevis in the 1940s, but in more recent times oral history was pioneered as a significant technique in British social science by the historian Paul Thompson (2000). The primary aim of oral history was to record the voices of ordinary men and women, which had been largely missing from traditional historical discourse, with the purpose initially of finding out more about the past – and subsequently of understanding the present (Bornat, 1994).

'Life histories' constructed in oral history work may make use of a number of sources: life story narratives and other interviews, documents, records, and photographs (Plummer, 2000). The focus is on the retrieval and recording of past experiences as matters of record and information and therefore the reliability and verifiability of accounts is important.

### ***Reminiscence***

Like oral history, biographical reminiscence uses personal memory, sometimes supported or prompted by documents or other articles, to arrive at a story about the past. Reminiscence however generally moves towards a more personal accounting and interpretation of one's own life story. The process of recalling the past in oral history involves elements of reminiscence, and memories recovered in the process of reminiscence will have a historical context. But while the processes of recall are similar, reminiscence is more concerned with personal experience, meaning, and consequences

than with historical recall and verification, and reminiscence work may be undertaken for a number of practical purposes (Bornat, 1994).

Firstly, memories may be elicited in group work to increase mutual understanding by revealing shared (or contrasting) memories. An example is the work of the pioneering by 'Recall' project in the 1980s, which used group reminiscence to facilitate social reintegration by older people (Bornat, 1994).

Reminiscence work has also been used within a variety of care settings and by various service providers with the intention of bringing about changes in attitudes to ageing and older people. Bornat and Adams (1992) and others have described situations in which details of the life history of individual older people have been incorporated into the assessment of their present needs and preferences: for example in the Gloucester 'Care for Elderly People at Home' Project (Dant et al, 1989). Reminiscence work has been used to give care workers a deeper understanding of the life experience and individuality of the frail older people with whom they work, while at the same time having a beneficial effect for the person engaged in the reminiscence. This perceived beneficial effect is related to Erikson's notion of ego integrity and has moved individual reminiscence work towards therapeutic applications.

Before the 1960s, the tendency of older people to reflect upon their past lives had tended to be devalued and regarded as a failing of old age. Robert Butler's (1963) paper on the interpretation of reminiscence in the aged has been widely cited as a seminal work in

changing this attitude. Butler (1963, 1974) defined the 'life review', as a naturally occurring and universal mental process which involved a return to consciousness of past experiences, and in particular unresolved conflicts from earlier periods in life. This self-evaluation of the meaning of a life contrasts with the more externally focused accounts elicited in oral histories. Butler presumed that the life review process was prompted by *'the realisation of approaching dissolution and death, and by the inability to maintain one's sense of personal invulnerability'* (1963, p 66). The revived experiences would *'simultaneously and normally'* be surveyed and reintegrated to the personality. Butler believed that talking about the past helped this process and was beneficial to the well-being of people in old age. He therefore advocated therapeutic techniques to encourage older people to think and talk about the past. Brandon Wallace (1992) described how the life review has since become orthodox in gerontology and geriatric practice in spite of challenges to Butler's ideas.

Coleman (1994) however, differentiated between the positive act of 'reminiscence' on pleasurable events, and the potentially uncomfortable act of 'rumination' which might be involved in life-review. His work on older people's attitudes to reminiscence showed differences in their perceptions of the role of remembering and the satisfaction involved in recalling the past. Coleman found that people who reminisced might do so either because they found it pleasurable, or because they were troubled by regrets from their earlier life. Other people preferred not to reminisce, either because they saw no point in dwelling on the past, preferring to think about the present and the future; or because they found it too depressing to think on past things. In other words there were both positive

and negative elements to people's preferences to either recall or avoid the memory of the past. Coleman therefore called for great sensitivity in using the reminiscence, and the individual life review in particular.

### ***Narrative challenge***

As an alternative to Butler's conception of the naturally occurring life review, a social constructionist model has been offered (Brandon Wallace, 1992), which positions life stories as occurring in response to a situational challenge, i.e. the request for an account:

*From this perspective, older people's talk of the past is seen as a social activity, growing out of and shaped by narrative challenges posed in the course of interaction. (Brandon Wallace, 1992, p 121).*

From this point of view, it follows that some people will be presented with more narrative challenges than others. For example people at the time of moving into sheltered accommodation may be presented with many such challenges by their new neighbours and staff, while socially isolated older people living in the community may have very few. Nevertheless some people may be inclined, more than others, to make opportunities for a narrative exchange, in whatever social encounters they experience – and this reflects Coleman's (1994) distinction between reminiscers and non-reminiscers.

Biographical research techniques have been used in many disciplines including psychology, sociology, political science, anthropology, literature and history

(Polkinghorne, 1988). Ruth and Kenyon (1996, p 9) cite the use of the biographical narrative method in: *'phenomenology, personology, ethnopsychiatry and ethnosociology, cultural psychology and sociology, structuralism, literature studies based on psychoanalytical perspective, psychobiography and even cultural variants of Marxism'* - a raft of disciplines and theoretical perspectives which led them to conclude that the narrative method *'seems to have passed the test of credibility'*.

Ruth and Kenyon's (1996) comprehensive history of biography in the humanities goes on to cite multiple examples of biographical studies, including work by authors such as Thomas and Znaniecki (1974), Dollard (1935), Murray (1938), Bertaux (1981), Thomae (1976), and Gubrium (1993). Many different methods and combinations of methods have been used to arrive at biographical data, for which researchers have claimed varying levels of verifiability and suitability for generalisation. The elicitation and use of biographical material in social science research need not primarily focus on the retrieval of historical data as in oral history, or on the aim of enhancing personal identity or ego-integrity as in reminiscence/life review; although it may encompass either or both of these outcomes. Biographical accounts may also be used to make links between past events and present situations and attitudes. They have been claimed as giving insights into human ageing and a mechanism for improving professional practice (Birren, 1996). In addition to material concerning the historical/cultural/social context in which a life story has taken place, a biographical account also reveals the subject's personal experience of and reaction to those circumstances.

The method used in this thesis fits within this range of biographical methods in the social sciences. Like oral history, it records the voices of ‘ordinary’ people talking about their history – but unlike oral history it does not encompass other documents or attempt external verification of the respondents’ stories. The method is probably most clearly related to reminiscence, in that respondents were asked to reflect upon their own past lives as well as giving an account of them, but in this case the narrative was constructed in private conversation with me (as a narrative challenge) rather than in a collective reminiscence activity.

### **Memory and identity**

The experiential aspect of biography, which lends itself to investigation and theorisation of the life course and ageing, has been a main focus of sociological and psychological biographical studies. Biography and autobiography are seen as quintessentially subjective and it has been argued that one’s view on the authenticity of retrospective accounts ultimately rests on one’s view of memory (Humphrey, 1993). People’s memories of their own past have, however, been seen as problematical:

*Some may have literally forgotten what they have done, perhaps because they have never learned to value their achievements and experience. Others may not be able to see that a connection can be made between what they have achieved in the past and the challenges that face them now. There may be particular episodes in some people’s lives which they have deliberately and successfully shut out of consciousness because they were unable to come to terms with them.*

*Yet now they may feel the need to tell the whole story. Some indeed, may feel overwhelmed by a sense of dissatisfaction and apply a theme of failure to their whole lifestory. A common approach to people's reminiscence does not appear feasible or appropriate.*

(Gearing and Coleman, 1996, p 269)

As with the life review and reminiscence, people may vary in the degree to which they are willing or able to reconstruct a biographical account from memory. Memory, and the reflection on memories which is involved in constructing a biography, are intimately linked with identity and the process of maintaining self-identity, and indeed the sociologist Anthony Giddens has discussed identity as a reflection on one's life story:

*Self-identity is not a distinctive trait, or even a collection of traits, possessed by the individual. It is the self as reflexively understood in terms of her or his biography.* (Giddens, 1991, p 53)

Giddens contended that an individual's identity lies in the capacity to sustain a narrative - a biography which, if an individual is to maintain social relations, is not wholly fictive and which continually integrates events occurring in the external world. It can be argued that biographical accounting is an essential part of the psychological and social construction of home, and that for some people the biographical dimension of the home is crucial to maintenance of self-identity in later life (Chapter 2). The narrative psychologist McAdams (1990, 1993) suggested that the life story *is* identity. In a



continual process of making and re-making, the life story or personal myth is shaped both by new events and by the evaluations of those events which contribute to future revisions of the story. Identity is conferred through the construction of a coherent and credible narrative.

Hankiss (1981) contended that everybody tries, in one way or another, to construct an ontology:

*the image of the self is never just a simple reflection of the experiences related to the self: it always includes a specific response to the 'Why?' of the development of the self.* (Hankiss, 1981 p.203).

From her analysis of interviews with industrial workers, she identified four strategies by which people integrated the image of their own childhood with that of their present state.

These strategies were;

- dynastic (interpreting the present as direct or linear consequence of the childhood situation),
- antithetical (the present viewed as having developed without or in spite of antecedents),
- compensatory (with the failure of some situations being counterbalanced by the successfulness of others),
- self-absolutory (present negativity being caused and explained by past negativity).

The element of self-reflexivity and integration of the past into the present discussed in this literature suggested that, for the purpose of the thesis, the use of memory was more salient than its accuracy. While the 'factual' details of a life have a practical impact, it is the ways in which older people deal with and interpret earlier memories that underpin their maintenance of self-identity: hence the bias in the methodology of this thesis towards biographical reminiscence. Leaning towards Giddens's (1991) approach to the role of narrative rather than McAdam's (1990;1993), the thesis could begin to look at some of the ways the women accounted for their housing histories, and in doing so Hankiss's (1981) categorisations could be used as a guide.

The nature of this study, centred upon the actual experience over time of people who are now older, suggested a biographical approach. The relationship between the construction of narrative and the maintenance of identity is particularly salient in the context of thinking about past and present homes. From the literature, it appeared that there were potential problems with using such an approach. The first appeared to lie in the nature of memory, and the extent to which people would be able to remember the details and sequencing of their various dwelling places. Secondly, there was a potential for the recollection of uncomfortable or distressing memories about previous homes. Thirdly, the project of delving into the detailed circumstances of a person's life would require the active involvement of the respondent, tending to eliminate the participation of people who did not want to think or talk about their past lives. Nevertheless it appeared that the essential advantage of using a biographical approach – access to direct data on housing experience - would outweigh the disadvantages. There were also some precedents for

using a biographical approach with housing histories, and some examples are described next.

## **Housing histories constructed from biographical data**

These studies are similar to each other in using data collected from the personal narratives of respondents, but they differ in the particular foci of the research and in the uses made of the data. The method used in my thesis is comparable to these examples in integrating experiential data about the home with issues relating to housing markets and with life course events.

### ***1) Housing histories of affluent home owners***

As part of their research into the connections between housing and labour markets, Forrest and Murie (1987) reconstructed the housing, employment and family histories of a group of home owners at the 'top end' of the Bristol housing market. Their participants were seventeen married couples with an age range of 34 to 67 years, and one single male aged 86. The histories, apparently a compromise method of presenting selected data from long interviews, were presented in a tabular form which emphasised categorisation characteristics (such as occupations, number of homes), rather than causation or experiential factors: Figure 5.1 (page139).

The married partner's histories were recorded as two individual histories rather than as 'family' aggregates. Alongside the tabular housing histories, a version of one 'executive's tale' was presented as an example of a more detailed description of individual housing choices and constraints. From their analysis of these particular housing histories, Forrest and Murie identified financial privilege, beyond that of

They concluded that study of the housing market needed a more detailed conceptualisation, and in particular an acknowledgement of spatial and historical differentiation within the labour market.

b) In almost every case mothers had not been in paid employment.

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## ***2) Housing histories of naval wives***

Joan Chandler (1989) constructed housing histories in her study of the marriage and the housing careers of naval wives, and she identified patterns based around setting up home, buying housing, and childbearing. For example, the early years of marriage were for these navy wives typically associated with mobility, married quarters accommodation, problems in finding paid employment for themselves, and long periods of separation while their husbands were deployed at sea. Later, with assistance of home loans, most of the naval couples bought houses, after which the wives established local roots and were more likely to see their husbands only at weekends. Chandler found class differences in the patterns of housing histories. For example the wives of ratings were more likely than wives of officers to have been married younger, lived on poorer quality estates of rented housing, taken longer to move into home ownership; and they were more vulnerable to homelessness if the marriage failed.

## ***3) Housing histories of professional footballers***

In another analysis of the intersection of labour and housing markets, Gurney (1997) looked at the housing experiences of male professional footballers and their families. Like the Chandler study, this work focussed on the histories of couples in which the male partner's employment was a decisive factor in housing decisions, and where there was a high probability of disruptive relocation. Gurney conducted 'qualitative, in-depth joint interviews' with the footballers and their partners, from which he constructed chronological joint histories in the form: Date/ Event. The histories recorded family events, professional contracts and consequent relocations, house moves and the details

of house sizes and costs. Gurney points out the variability of mobility in these histories, the impact of commuting on the families (particularly in the context of the housing market collapse in the early 1990s), and the differential effects of housing market changes upon players making inter-regional moves. Gurney was cautious about attempting policy recommendations on the basis of what was a small sample of professional football families. But he suggested that the technique of qualitative interviewing/housing histories gave a voice to a 'muted group' and made plain the effect of their experiences at the interface of labour and housing markets.

#### ***4) Episodic ethnographies***

In a different analysis of housing histories (1997a), Gurney was more concerned to relate the meaning of home to key events in people's life histories through the concept of 'episodic ethnographies'. Gurney described 'climactic experiences' in personal biographies which came to be seen as turning-point events of profound importance to people in assessing their future (and reassessing past) housing and labour market strategies. Gurney presented as an example the chronological narratives of two households, punctuated by climactic or turning-point events which related specifically to their experiences rather than to an abstract notion of 'life stage events'. Again Gurney did not claim a universal representativeness; rather he suggested that ethnomethodological techniques could describe the micro-processes of housing change by giving a voice to individual housing consumers and their experiences. These techniques assume that accounts, rather than merely reflecting reality, are shaped by it and themselves become part of that reality (Hammersley and Atkinson. 1992).

### ***5) Housing Histories of a cohort of Japanese widows***

Izuhara (2000) used a biographical method to interview older women from the same cohort (70-79 years) in Japanese locations. She focussed on three welfare situations - women living with family; women living in 'market' housing; and women living in state housing. Most of the respondents had been mothers. But choosing this particular cohort, Izuhara was able to tie the research to a particular time period which had been one of massive social and economic change. Izuhara identified connections between changing behaviours and expectations within households, and the influence that change had had on the housing choices of this cohort of women. The research did not make comparisons with other cohorts, and it was more concerned with the effects of change on present living conditions than with theorising whole-life experience.

Having looked at these studies, it seemed that a more developed method for describing and analysing housing histories would be necessary to allow the integration of micro and macro level factors. The next part of the chapter describes the evolution and implementation of the method used here.

## **Data Collection and Analysis**

### **The Pilot Study**

The pilot study began in the winter of 1994 as an exploration of the idea of generating housing histories from the biographical narratives of individuals. At this stage the intention was to interview men or women who were retired from full-time work and who lived in a variety of types of housing other than residential or nursing care. The intention was:

- to explore what aspects of home contributed to independence in later life,
- to explore whether earlier housing experiences had an impact on the experience of home as well as housing outcome in later life, and
- to explore differences between migrants to Milton Keynes and people who had been resident before the development of the new city.

Initial contacts were made by approaches to the local U3A (University of the Third Age); a club for elderly and disabled people in Bletchley; and two luncheon clubs for older people in the north of Milton Keynes. This resulted in interviews with seven volunteers. These were:

(a) A woman aged 60, an owner-occupier, living with her retired husband in a modern town house in central Milton Keynes.

(b) A disabled woman aged 64, living with her still-employed husband in council owned bungalow on a housing estate which had a local reputation for problems.



(c) A woman of 96, living alone in her own property (owned outright), an older terraced house in New Bradwell.

(d) A man aged 70, living with his wife and son in their own house (owned outright) in an affluent village to the south of the city.

(e) A couple, both in their late 50s and with learning difficulties, who lived in 'part one' accommodation and who were members of a luncheon club for the elderly.

(f) A man aged 75, an outright owner, living with his still-working wife in an affluent new housing development in Milton Keynes

Some of these respondents offered their co-operation because they were interested in the subject of the research. Others appeared to be more interested in the activity of being interviewed. The 96 year old woman agreed to be interviewed when asked by the organiser of a luncheon club who knew I was particularly looking for volunteers aged over 80.

The interviews took place in the homes of the volunteers and were tape-recorded. An interview guide was devised to probe past and present homes, but my intention was to use the guide only to complete the narrative after people had given their own account of their history, in their own way, in response to a general question along the lines of:

*Could you tell me about your homes, including this one, and all the other places where you have lived in your life?*

This is a complex question, but it was asked as a prompt for the interviewee to start giving their narrative, the purpose of the study having already been discussed with the respondent at the time of the initial contact and again before the recording session. Most people started with the date and place of their birth. Most people then related a more or less chronological narrative, while others followed themes which interwove through different time periods. Many of the themes which came out of these initial interviews recurred in the main fieldwork interviews: for example a purposive home relocation at or near retirement, personal appropriations of space, and continuity of experience. These themes are discussed in the chapters of analysis which follow. However there were some substantive and methodological points which came out of the pilot interviews but which did not occur in the main fieldwork, where the respondents as a group had a different profile to that of the pilot sample. These points were:

### ***Substantive Points***

i) The male respondents (d) and (f) appeared to be less focused on family events when talking about their homes. For example, one of the men gave an initial account of his life, work, and house moves up to his present home, without mentioning that he was a father. This was in spite of the fact that later he said that he was very fond of his son and in regular contact with him. Both of these male respondents also happened to have been

married twice, involving relocation and 'starting again'. The biographical narratives of the two men had moved rapidly to their working lives - both of them had built careers which involved spending most of their time out of the home and they had more to say about their present homes than their earlier homes. They were very proud of their present homes, which represented their earning ability through years of work, and they both referred obliquely to the market value of their house, although one man had said at the outset that he would not discuss pensions or any other financial matters.

ii) Furthermore, respondent (d) was very concerned with transport issues and the plight of isolated older people in villages. He was concerned about neighbourhood change as the village tended increasingly towards becoming a dormitory village for affluent commuters, with fewer and fewer younger people around in the daytime to support the older inhabitants.

iii) Respondent (f) had recently de-converted part of his house from a 'granny annex' back into a dining room and cloakroom, following the death of his mother-in-law. He was able to reflect upon the experience of living alongside his relative in this way and to relate it to thoughts about his own future. The arrangement had apparently suited them all very well, partly because the house was very large and each person ('f', his wife, and her mother) had their own space. His wife was younger and still employed full-time in a demanding career: until her terminal illness, the mother had undertaken the housekeeping while the respondent pursued his retirement activities. However "f" realised that his own situation would be different. While financially secure, he and his

wife would not have the same level of family support and they had started to think about the future and the possibility/desirability of another relocation, or later residential care. The present house represented, for both of them, the culmination of their material achievement and any further move would represent a decline in their circumstances.

iv) Respondent (a), in common with some of those in the main fieldwork study, had moved around the time of her husband's retirement into accommodation which was intended to be suitable for their old age. The choice of a three-storey town house seemed odd at first. 'A' explained that the location of the house was good, being in the centre of town, close to the main shops (*'My local shop is a John Lewis'*) and bus routes to all the places they were likely to want to go. The courtyard garden was secluded and manageable. There were spare rooms, one of which she used as an aroma therapy room for a part-time business. As for the three levels of accommodation, the woman was convinced that the stairs would help to keep herself and her husband fit for as long as possible. She believed strongly that people who moved into ground floor accommodation became less healthy because they did not have stairs for cardio-vascular exercise. However the couple had already thought of a strategy if either of them should become unable to manage the stairs - they would move into one of the flats at the end of the same road. This attitude to stairs was almost non-existent in the later interviews with older respondents, most of whom looked upon the absence of stairs as a positive blessing.

*Methodological points:*

i) Although most of the people who took part in the pilot interviews began their narrative at the time and place of their birth, the chronological order of events quickly gave way to other logical sequences relating to themes, people, and places. It seemed important not to break into the respondents' trains of thought, although it was possible to bring the conversation back to specific points during breaks in the narrative. Nevertheless the spiralling and/or elliptic form of the narratives meant that there were many opportunities for ambiguity and gaps in the sequence of events, which became evident after an initial content analysis of tapes. Some of the respondents agreed to a return visit in order to check certain points, verify dates (for example those which I had extrapolated from information in the narrative), and to elaborate further on interesting themes which emerged in the first interview. This technique proved to be very fruitful in terms of the construction of the housing histories, and I decided to ask all the respondents in the main fieldwork to agree to two interviews.

ii) When I was introduced to respondent (c) (aged 96) at a luncheon club, she was surrounded by old friends, appeared to be quite alert, and was very happy to take part in the research. 'C' had lived for many years in a very old terraced house in the northern end of Milton Keynes. I had been told that early afternoon was her 'best time', and that a carer would let me in. On the afternoon I called, 'C' was out of bed, but in night-clothes and swaddled in a large blanket in a recliner chair. The chair was placed between the gas fire and her bed, which had been brought down to the living room some years previously. The interview was difficult. 'C' was very drowsy and clearly did not know

who I was or why I was there. With much prompting from the carer who was present, 'C' told me a little about her life. She had moved home once, from a house just around the corner. The narrative was very slow with long pauses, and mainly about other family members. 'C' soon became tired (or tired of the topic) and I decided to terminate the interview. Rightly or wrongly, it seemed to me that the effort I was asking from respondent in terms of a reflexive review of her own housing was unacceptably disturbing to her state of repose. After this encounter I tried to make it clear to volunteers that the interviews would probably take a long time and be very detailed, and I interviewed people who had volunteered themselves to take part rather than people who appeared to have been persuaded by somebody else.

iii) Another problem arose in the pilot interviews, which concerned the clarity of audio recordings. The respondents (e) had approached me after a luncheon club meeting and asked to be interviewed. Although they were rather younger than my probable target group, I agreed to interview them because the husband was almost 60 and regarded himself as older person. The history of this couple was very interesting: the husband had previously been in residential care for many years and the wife had been married before and had a child and ex-husband living in another part of town. As people with learning difficulties they had drawn on family and statutory support to establish their present independent home in Category 1 accommodation. They were anxious to tell their story, and the husband in particular wanted to talk about his traumatic youth in institutions. They were both very happy in their present home and had taken great pains with it, adorning every available surface with pictures and ornaments so that it looked as if they

had lived there for years rather than for just a few months. Although the husband had a severe speech impediment, the interview was interesting for us all and I did not want to disturb the narratives in spite of being aware of some background noise within the room. On re-playing the recording, these sounds were very intrusive indeed. There were the sounds of two dogs, the loud ticking of several clocks (one a cuckoo clock), a refrigerator, and occasional interruptions from a visitor who joined in about half way through the interview. These noises compounded the effect of the speech impediment - made worse now by the lack of visual clues - to make parts of the audio tape virtually untranscribable. This experience brought home to me the difference between the acoustic qualities necessary for face-to-face interviewing and those required for audio-recording purposes and I subsequently paid more attention to the technicalities of recording.

### *Conclusions from the Pilot Study*

The data emerging from the pilot interviews convinced me that the biographical technique would produce housing histories which could be related to policy changes and at the same time grounded in the interviewees' own perceptions of what had been important about their past homes. However the willing and active participation of the interviewees was essential in such a biographical exploration because the housing history was to be jointly constructed by the interviewee (as narrator) and the interviewer as (as analyst) of 'the life'. The technique was therefore likely to be less useful with respondents who preferred a question and answer format or who were not willing or able to take a reflexive look at their lives. I also decided that at least two interview sessions

would be necessary to enable verification and infilling of details after the threads of the initial narrative had been drawn out and arranged in chronological order.

Older people, as represented in the literature and in demographic profiles, are a large and disparate group, and as subjects of biographical interviews they are individuals of infinite variety. I wanted to include people with a range of present housing 'outcome' in terms of tenure and type of housing, and people with different degrees of previous housing mobility. But in order to be able to discern some patterns among the housing histories, it seemed necessary for the purposes of the thesis to become more focused in terms of the characteristics of the respondents. As a result of the pilot interviews, I decided to focus on women rather than men, to aim for range of ages around an average of 80 years, and to include some women living with others but a high proportion of women who lived alone. The reasons for these choices were:

*Gender of respondents:* for my purposes, the pilot interviews with women had been more fruitful than those with men. There did appear, from my very limited pilot sample but also from my previous experience of interviewing older people and from clues in the literature (such as those, cited above, from Minister 1991; and Stewart et al, 1986) to be some gender differences in the creation of the narrative about home. This reflected Minister's (1991) comment that a wide range of ethnographic studies had found gender differences in talk about lives. She cited a contention by Stewart et al (1986) that women traditionally talk to each other about personal issues and issues of affiliation that reflect 'who they are', while men more easily talk about task and power issues that reflect



‘what they do’. Minister (1991) suggests that incompatible forms of communication between interviewers and narrators might *‘increase the chances of introducing unreliable and invalid information’* (p.31). Whether or not this would have presented problems in the study, I felt that my own greater familiarity with the domestic lives of older women, as opposed to older men, could possibly allow the development of more empathetic understandings between us. Gender remains one factor among many others (race, culture, class, etc.) in the creation of housing histories, and I do not want to give it undue emphasis. Nevertheless the gendered aspects of housing and home, particularly for the selected age group, seemed sufficient to justify concentrating on the experience of women for this particular study.

*Age range:* The intention at the outset of the study was examine the relationship between housing history and the present living circumstances of older people. I decided to look at different cohorts of women in order to try to establish the differential effects of policy events and processes according to at what stage in individual life stories they had had their impact. At the same time I wanted to include numbers of women who were at a stage of thinking about or acting upon moves into supportive accommodation as a ‘last’ housing move. I therefore decided to look for respondents within a range of age from 65 to 90 years but with an average age of 80.

*Living arrangements:* Statistically most potential respondents were likely to be living alone, and in practical terms individual interviews were more likely to be focused and concentrated without the presence (or interruptions) of a third party. From my own

previous experience of talking to older widows, I believed that they would be able to reflect on how their earlier housing choices and options had been influenced by their marriage partner, and this could be compared with the experience of single women and those who had been widowed or divorced at earlier life stages. On the other hand, still-married women might be dealing with issues of compromise, and of planning joint and separate futures.

Having decided the characteristics of prospective respondents, and bearing in mind the intention to include both long-standing residents and more recent migrants, the next stage was the selection of fieldwork sites and the recruitment of respondents. The following section describes this, and the main fieldwork phase of the study through to the analysis and the formulation of the housing history model.

## **The Fieldwork and Analysis**

### ***Research sites and present housing***

Milton Keynes had been chosen as the location for this study for the reasons set out in Chapter 1. In selecting the research sites within the city, the intention was to include areas of Milton Keynes which would provide housing with a range of types and ages. The resulting sample included a range of properties located in a wide arc through the city, from Wolverton in the north, through New Bradwell and Bradville, down through Great Holm/Loughton and Beanhill, to Bletchley in the south (see Figure 4.3, page 113; and Milton Keynes data in Appendix 3).

The dwelling-type sampled included turn-of-century housing and housing built in the fifties, sixties, seventies, eighties and nineties; terraced, semi-detached, and detached houses, and flats; owner occupied, shared ownership, local authority, housing association, and private rented housing, and some rented 'Category 1' and 'Category 2' accommodation (see Appendix 1). The condition of these houses ranged from unheated and rather dilapidated, to new thermally efficient homes in excellent condition.

### *The Respondents*

My intention at the outset was to identify 25-30 women to take part in the main body of the fieldwork. The study was intended to be exploratory rather than statistically representative, and I wanted to include people with a range of experience in terms of housing experience. I wanted to include some women with physical or sensory impairments who could reflect upon the added effects of ageing on their relationship with home.

Initial contacts (and re-contacts) were made with a number of luncheon clubs for older people in the research areas, a city-wide club for the blind and partially-sighted, and the club based in Bletchley for people with disabilities. An approach to a Red Cross day centre was refused by the manager, on the grounds of the vulnerability of the clients.

At the clubs, I attended a session (at the invitation of the organiser) where I generally took tea and was introduced to the members collectively. I then briefly explained to the company who I was, the purpose of the research, what being interviewed would involve,

and the type of person I was looking for (i.e. 'women, living in their own home'). Even this very brief explanation was not straight-forward because people interpreted the terms in different ways. Some people said that they were interested but thought that they couldn't take part because, as council tenants, they weren't 'in their own home'; others who lived in council accommodation considered themselves eligible, including some people who were living in sheltered accommodation. A few still married women, and two sets of sisters living together, also volunteered to take part. One set of sisters had led rather separate lives until very late in life when they had moved in together. They were willing to be interviewed separately and I decided to include them in the fieldwork. The other sisters, twins, were both blind. Initially they were also to be included in the research, but at the time of the fieldwork one of them was seriously ill and the interviews were cancelled. However, most of the women who agreed to take part in the fieldwork were widows living alone. A summary of the demographic characteristics of the respondents is given as Appendix 2.

### *The interviews*

At the pilot stage I had devised an interview guide of multiple questions. I continued to employ the question schedule as a prompt for myself before and during the interviews in the main fieldwork, in order to make sure that the main substantive areas of research were covered. Many of the issues I wanted to research arose naturally during the respondents' narratives, and in any case I did not attempt to cover all of the questions in all of the interviews. There was the opportunity for in-filling at the second interview.

and over time, the general themes of the questions became to a large extent sufficiently familiar to me that the interview guide could become fairly unobtrusive.

Interviews generally took place in the living room or kitchen of the respondent's home, and in most cases I was given tea and a tour of the rest of the house. The respondents were given an assurance of confidentiality and were all allocated pseudonyms for the purposes of the analysis. Toward the end of the fieldwork gathering stage I began to ask respondents to supply their own pseudonym and this was so well received that I wished I had thought of it earlier. Respondents were not being paid, but I made a point of taking a small gift (flowers, biscuits) to the second interview in recognition of the hospitality of the respondent. Both interviews were tape-recorded. The taped interviews were of course preceded and followed by talk. Sometimes there were 'afterthoughts' which the respondent agreed I could include as interview data; sometimes these chats were 'off the record' information, usually about the respondent's family, but in one case about another respondent's lifestyle (I did not think it appropriate to use this hearsay information in the analysis).

The first interview basically consisted of the respondent's own narrative, with as little interruption as possible unless the focus was seriously away from the point of the research for some time, at which point I would prompt a return to an anchor point in the narrative. Some of the respondents required much more prompting than others, and some women appeared anxious to be giving me whatever it was I wanted from them, checking from time to time with questions such as "*is this interesting for you?*", "*is this*

*O K?* ”, or *“is this the kind of thing you wanted to know?”*. Other respondents had a very anecdotal style of narrative, giving what appeared to be almost set-piece anecdotes about particular incidents in their lives, and this is discussed in the analysis. Some respondents prompted themselves with visual or documentary cues: photographs, old rent books, a diary, a reminiscence piece written for a local club. The shortest first interview lasted for just under one hour; the longest four hours. On average these interviews lasted for about two hours.

Tape recording the interviews allowed the maintenance of affirmative eye-contact and active listening. This was essential to fully understanding what the respondent was saying, what the relationship was between the people being referred to in the narrative, the ordering of events, where the events were taking place, and so on. Keeping a grasp on the details made it possible to ask pertinent questions without abruptly changing the topic and breaking the flow of the narrative. This importance of active concentration became clear after in some initial interviews when my mind did wander (was the tape still running? what was the time?), and I asked about some detail which the respondent had already mentioned. In most cases, the understanding between us, that the respondent would talk freely and I would listen sympathetically, made it easy to build good rapport and the respondents were very open about themselves and their lives. This was not a surprise. Feminist ethnographic interviewers have commented on the openness of women talking to other women (Oakley, 1981; Scott, 1984; Gluck and Patai, 1991;

Finch, 1993a), and my own previous experience of interviewing women<sup>1</sup> about housing had shown that talk about housing very easily became talk about home, family, and personal problems.

Between the first and second interviews, I listened several times to the audio tape and made a content analysis in terms of the timing of mentioned life events and house moves, and the themes arising from the respondent's narrative or my own questions. From this I constructed a provisional chronological housing history and a schedule of specific questions for the respondent. At this stage I was able to make use of constant comparison in using the replies from earlier interviews to inform later questioning and pursue themes.

The second interview usually took place two or three weeks after the first, although in some cases there was a larger gap because of holidays, illness, etc. This interview began with a review of the housing history so that the respondent could make corrections or fill in any gaps. Sometimes I had mis-interpreted something, or the respondent had made a mistake in dates or the sequencing of events in the original narrative. Most of the respondents appeared to enjoy seeing their story laid out in this structured way during the second interview and they wanted to 'get it right'. Sometimes the respondent had remembered something - a story from their past, or some detail about a previous home - that they particularly wanted to tell me, and some people took the opportunity of the

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<sup>1</sup> In previous work in public sector housing, I had noticed how sympathetic housing managers (male and female), particularly those seen to have a welfare brief (e.g. for benefits information), were often given very personal information by tenants with little other access to a sympathetic ear.

reviewing the housing history to reiterate parts of their narrative which were significant to them. One woman took this opportunity to give a lot more detail about personally painful events which she had referred to only briefly in the first interview. The next stage of the second interview was more structured and more focused than the first, as I asked the respondent the questions I had prepared from the first interview. I also asked secondary questions arising from the respondents' replies.

All the interviews were supplemented by field notes taken immediately afterwards. These notes were particularly useful for recording details of the physical layout and characteristics of the accommodation, and for noting down comments made by the respondents before and after tape recording.

### *Data processing and analysis*

From the pilot study, it had become clear that transcription of all the audio tapes in their entirety would not aid the analysis of the data. The interviews varied greatly in their style and content, and some of them had sizeable and/or numerous digressions from the research focus. This was inevitable given the open ended nature of the interview technique, but I took the view that respondents deserved the freedom to pursue their thoughts, and that it helped their recollections of half-forgotten details of places and events. Some people had a very anecdotal style of narrative; others at some point wanted to talk about their family, health, or other worries. As a result I decided on a partial transcription of the tapes: particular sections were fully transcribed to be used as direct quotations, but I summarised other sections, for example long anecdotes or material that



appeared to be only marginally relevant to the thesis. This process involved an initial content analysis of each tape and these substantive content documents were entered into a Nud.ist qualitative data analysis package. Using the housing history charts which had been derived and verified for each respondent as the basic organising structure, it was then possible to begin an analysis of the substantive content of the interviews by exploring specific themes. For example it was immediately evident that most respondents had moved home as young children; that many had stayed put in the same home for many of their middle years; and that the age at which people had made their last move related to the type of accommodation which they now inhabited.

Where respondents had articulated feelings or reflections about particular homes, these had been summarised in the histories and entered in more detail into Nud.ist, making it possible to compare experiences between homes at different stages in the same history and at the same stages between different histories. Thus by exploring the data for such commonalities and differences I moved towards categories for analysis of this particular data set. The categories were refined by comparing the histories of sub-groups (such as age cohorts, women living in different areas, marital status, etc.). The final emergent categories included:

- *issues* such as sharing and tenure;
- the *incidence and timing* of events such as relocation or widowhood; and
- *descriptions* - of present home, previous homes, etc.

As the categories emerged, direct quotes from respondents, where it appeared they might have potential significance as illustrative of particular points, were also entered into the data analysis software package. Direct quotations were then retrieved to be used as appropriate to illustrate the themes which emerged from my selection of analytic categories.

### **The Housing History Charts**

This selection formed the basis of the analysis which follows in Chapters 6-9 and the housing history charts which are presented in full as Appendix 1. The rationale for the categories used in the Housing Histories is the juxtaposition of specific housing circumstances with personal circumstances and the respondent's reflections on the meaning of home and reasons for staying or moving associated with each dwelling place. The design of the housing histories evolved during the course of the data collection and analysis, the eventual shape being a compromise between inclusiveness and clarity. They are not intended to be a definitive form; rather they are intended to be a reasonable graphical representation of the themes which are discussed more fully within the analysis. A single history is presented at the end of this chapter as Figure 5.3. (page 165).

The matrix format reflects other constructs which have examined various role domains, and in particular Giele's (1998) life events chart, which takes the format:

Year	Age	Education	Family Events	Paid Work	Moves	Other
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The housing history charts devised for this thesis use a similar format, which allows the examination of contemporaneous factors, and of events and processes over time:

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of home	Reason for moving	Type
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In these basic housing history charts, most of the *rows* represent different dwelling places but they are interspersed with significant life events such as marriage or the birth of a child, which had an effect on the function and meaning of home. The rows start at the top with the birth of the respondent and move chronologically down to the date of the interview. The *columns* are arranged thematically, and they are explained below.

Where the respondent made no comment about an aspect of any dwelling place, there is no entry.

**Date** gives the date of moving into each dwelling place, or the date of another event referred to in the row. This places the experience within an historic time frame relative to policy and public events.

**Age** gives the chronological age of the respondent at the corresponding date. This gives the cohort position of the respondent relative to the date, and the life course position relative to personal circumstances.

The distinction drawn here between ‘date’ and ‘age’ reflects that made by Thorns (1985) between ‘calendar time’ and ‘age time’ (see Chapter 3)

**Location** gives the geographical location of the dwelling. These locations are more or less specific according to how they were named by the respondent. Milton Keynes locations however are given with reference to the research areas.

**Housing** gives a brief description of the type and size of dwelling. It also notes any changes in the dwelling, such as the addition of a bathroom.

**Tenure** gives the tenure of the dwelling, where it is known, and any changes in the tenure of a dwelling place are shown. Tenures in parenthesis are those held by parents or other kin.

**Circumstances** gives biographical details of events, processes, and situations which the respondents related to particular homes.

**Meaning of Home** describes the emotional and functional significance of the home as recalled by the respondent at the time of the interview.

**Reasons for moving** gives the (stated) reason for moving from one dwelling place to the next.

**Type** refers to the type of home within the typography developed in the analysis (see Chapter 9):

C = childhood home

T= transitional home

A= adult home: (M) = marital home

LA = late adult home

While the Housing History charts describe the basic outline of each respondent's housing experience, and allow comparisons to be made both within and between lives across time, the abbreviation required to construct the charts inhibits in-depth analysis of the key issues which emerge from the biographies. For this reason I have also constructed 'partial histories' for certain respondents to illustrate how these issues – such as ownership, sharing space, and meaning – can be tracked through individuals' housing experience. These 'partial histories' illustrate the relevant sections in the analysis which follows.

Figure 5.3: Example of a Housing History - Margaret

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of Home	Reasons for moving	Type
1915	-	New Bradwell, Bucks	Unmod. terrace: no electricity or gas	<i>private rented</i>		'Poor but happy' family life: physically hard conditions. e.g. no light upstairs	Moved for work after made redundant from print works at age 15 years	C
1930	16	London	Room in house	rented	In service: Employer imposed restrictions on movement outside the house	Emotional 'home' still with parents	Better employment	Tr
1932	18	Northampton	Shared room in house	rented	In service as parlour maid	More enjoyable: e.g. trips to seaside	Employment nearer home	Tr
1936	21	Stony Stratford, Bucks	Room in house	rented	In service as parlour-maid	Work – accommodation		Tr
1939	24				Married		Unable to get rented flat	
1939	24	Stony Stratford, Bucks	Room in in-laws house	<i>private rented</i>	War work. Husband reserved occupation as agricultural labourer  Acceptance of accommodation shortage during period of war			Tr
1940	25	New Bradwell, Bucks	Room in parent's house	<i>private rented</i>	Sharing		To get independent housing	A (M)
1945	29	Stony Stratford, Bucks	Rooms above GP surgery	rented	Caretaker role: accommodation shared with sitting tenant	Expediency: free accommodation for work	Friction with sitting tenant  To get own place	A (M)
1951	35	New Bradwell, Bucks	2 Bed unmod. house	owner occ	Mortgage – loan from mother  Physical improvements needed	'Nice to get own place': Privacy, independence  Place to raise nephews		A (M)
1979	64		+ bathroom improvement grant  bed moved downstairs		Husband immobilised by stroke  Adjustments to avoid institutional care for husband	Stresses related to upkeep of home, e.g. garden		
1983	68				Husband died			
1994	79			owned outright	Worried about costs of residential care/house equity	House becoming a burden	Would like to apply for sheltered, but not applied because of home ownership.	LA

## INTRODUCING THE FINDINGS AND ANALYSIS

The second part of this thesis consists of the research findings and analysis. The data were derived from the narrative accounts of the respondents and some observational material about their homes and neighbourhoods gathered at the time of the interviews. These data were analysed reiteratively alongside development of the literature review, using the grounded approach as described in Chapter 5.

Given the wide-ranging and anecdotal nature of some of the interviews, it was necessary to be selective with the data, and it was then organised into the full *Housing Histories* which are presented as Appendix 1. The following chapters of findings and analysis use, as sources of emergent themes and issues, both the original narratives and notes, and also some partial histories (e.g. a history of tenure) derived from them. The latter have been used as structural devices which allow the reader more easily to grasp the continuity of themes through individuals' stories.

To start, Chapter 6 describes contexts of Time and Place which underpin the particular housing histories gathered together in this study; while some of the key issues which emerged from the data are explored in Chapters 7 and Chapter 8. Following this, the housing histories themselves are analysed. Chapter 9 describes some emergent typologies of home, and some of the continuities and discontinuities in the respondent's histories. Finally, Chapter 10 draws these themes together, and returns to the policy and theoretical themes of the literature review to draw some conclusions from the study, and suggest further directions for this type of research.

## CHAPTER 6: THE CONTEXT OF HOME (TIME AND PLACE)

This chapter begins the analysis of the study data by describing the context of the respondents' housing experience in terms of the chronology of socio-historic events in relation to their own life course (**Time**); and the locations of their homes (**Place**). This will lay the foundation for a later consideration of how the study of housing histories might contribute to housing policy. The histories described here are very specific as to times and places— they need to be, in order to make possible direct linkages between individuals' own circumstances and the wider context which is affected by housing policy and other external influences. But while the linkages described in this chapter are specific, the approach itself is generalisable (see Chapter 10). For the purposes of this analysis, 'Time' and 'Place' are dealt with as separate factors - although in experiential terms and in terms of their role in the memory of past lives, they are very often difficult to distinguish between.

### Time

In everyday social relationships commonalities of experience are reflected in and reinforced by phrases such as 'war babies', and 'baby boomers' to describe particular *cohorts*, and people of all ages often refer to their peer groups when assessing their own status and well-being. In analysing the time factor in these housing histories, I use cohorts to help sort and categorise the data. In reality, the collective experience of one cohort merges into that of the cohort above and the cohort below, and the differences



between adjacent cohorts may not be not very great. But if the experience of the youngest cohort in this study is compared with that of the oldest, the differences are more marked. By tracking identifiable connections between historic time and cohort position I aim to show some links between life course events and the movement of housing policy which will set a context for the later analysis of housing experience.

There are many ways in which the respondents in this study could be categorised: for example as home owners or renters, as local residents or migrants, as people who want to stay put or who want to move house - and some of these distinctions are used elsewhere in the analysis. But in order to look at the effects of time, I have categorised the respondents into five sets of cohorts each of which is based on a five-year period, according to the respondents' date of birth (see Table 6.1: page 169). I look at the relative positions of these cohorts during the time period covered by the study (i.e. 1910 – 1995), divided into twenty-year periods from 1910 to the end of the 1980s (by which time most of the respondents were living in Milton Keynes); concluding with a summary of identifiable cohort effects.

To begin with, the cohorts are listed, along with 'brief lives' of each of the respondents to introduce them (their complete housing histories are in Appendix 1), and as a prelude to considering some cohort effects. For brevity, respondents ages are referred to in numbers only – these are years of age.

	Cohort:	1	2	3	4	5
	Birth dates:	In or pre-1910	1911 – 1915	1916 – 1920	1921 – 1925	1926 – 1930
<i>Year</i>	<i>Episode*</i>	<i>aged under:</i>				
1914–18	World War One	10	7	2	-	-
c. 1929	Economic depression	21	18	13	8	3
1939–45	World War Two	37	34	29	24	19
1960s	'plenty'	52	49	44	39	34
1973	oil crisis	65	62	57	52	47
1979	'new right'	71	68	63	58	53
1995	[interviews]	87	84	79	74	70
No. of respondents		n= 2	n= 5	n= 9	n= 9	n= 3

\*see page 179

**Table 6.1: Five cohorts in relation to historic episodes.**

**Cohort 1: Two women aged over 85 (born in or before 1910)**

***Billie***

Born 1908 on Tyneside to a shop-owning family, which fell on hard times during the depression. She had TB as a young woman and moved to London with other family members between the wars. Widowed aged 36, with one child. In 1977 moved with second partner to Milton Keynes, moving again several times before second partner also died when she was aged 86. Interviewed at 86, in frail health, but happily settled in a modern housing association bungalow for the last five years.

### *Judy*

Born 1910 in Oxton, London. Married aged 19, and stayed living close to birth family until both parents died in her twenties. After a war-time evacuation with her husband and two children, she returned to the same house in London and supported the family through her husband's long terminal illness. He died when she was 50, and she took on the care of her divorced son's children for a while. She remarried aged 58 and moved to Milton Keynes. Her second husband died when she was 74. Registered partially sighted at 79. Aged 85 at interview, resident in local authority bungalow for five years. reasonably settled.

### **Cohort 2: Five women aged 84-80 (born between 1911 and 1915)**

#### *Gwen*

Born 1911 in Wolverton, Buckinghamshire, to family of railworkers living in sub-standard terraced housing. Married at 43 but continued to live with mother until she died seven years later. When Gwen was 47 the family bought a local house, subsequently making some improvements to it. When she was 68, her husband fell ill and she moved his bed downstairs, keeping it there for herself after he died. Aged 83 at interview, resident thirty-six years, very settled, with poor health and mobility.

#### *Susan*

Born 1913 to family in domestic service. Went into service herself at 14 after her mother had died. Married aged 24, had two children and adopted a third. Registered partially sighted at 30. Relocated to Bracknell aged 59, and Milton Keynes aged 62. Widowed

soon after moving to MK. Registered blind at 81. Aged 82 at interview, resident ten years in a 'Category 1' council bungalow; poor health and morale; unsettled.

***Margaret***

Born 1915 at New Bradwell, Buckinghamshire. Went into domestic service at 16 until married at 24. Lived with parents during the war. With husband, bought a local house aged 35, subsequently making improvements. Widowed aged 68. No children. Aged 79 at interview and resident for forty-three years, settled but worried about costs of maintenance of ageing house.

***Vera***

Born 1915 in Camberwell, London. TB and poverty in the family. Married aged 21 – husband away in navy for several years. Rented private house aged 26, eventually sharing with three children, husband, and Vera's brother and mother. Vera, aged 63, and husband, relocated to Milton Keynes but she was widowed within days. At 66, moved in locally with her sister (Celia). Aged 80 at interview, resident fourteen years in local authority large bungalow, waiting for sheltered housing.

***Veronica***

Born 1914 at Sherington, Buckinghamshire. Married at 22 and moved into sub-standard housing at New Bradwell. Two children. Widowed at 56. Moved aged 58 into new council house in the same area. Aged 80 at interview, resident twenty-two years in council house, settled.

### **Cohort 3: Nine women aged 79-75 (born between 1916 and 1920)**

#### ***Celia***

Born 1918 in Camberwell, London. Contracted TB aged 7; in and out of hospital until aged 13. Married aged 20 during the war – stayed with in-laws while husband away. Aged 27, moved into tied accommodation 'above the shop' with husband. Relocated aged 62 to Milton Keynes to be near sisters – widowed shortly afterwards, and sister (Vera) then moved in with her. Fifteen years resident in large council bungalow, and aged 77 at interview. Health worries and waiting for sheltered housing.

#### ***Pat***

Born 1919 at Poplar, London. Sight damaged at age 11, education effectively ended by treatment regime. War evacuation at 20, married and moved to Wolverton aged 25. Moved after two years into a prefab and had only child there, aged 37. Decanted to new council house aged 56. Widowed five years later. Aged 76 at interview, twenty years resident in council house. unsettled.

#### ***Doreen***

Born 1920 in Tonnypany, Wales. Relocated to Bedfordshire aged 11 and became seriously ill, spending seven years in hospitals and training colleges. Returned home aged 18, married at 21 but stayed in parents' house for nine more years then moved to a village council house. Two children. Widowed aged 55 and relocated within a year to mobility bungalow in Milton Keynes. Severely disabled by 64. Aged 75 at interview, resident eleven years in bungalow and very settled.

### ***Nora***

Born 1919 in Lambeth, London. Family moved to new council house after four years. Married aged 21 while still living at home. Bombed out same year, evacuated, only child born at 23. Shared house with sister's household. Relocated to Hertfordshire aged 42, but husband died a few months later, so she moved back to London. Relocated aged 61 to Milton Keynes. Had a stroke at 70, and moved to a smaller bungalow after three years. Aged 75 and resident in council bungalow for two years at interview. Poor mobility and adjusting to new situation.

### ***Janice***

Born 1919 in Islington, London. Sent to live with grandparents aged 18 months when parents separated. Hurt in house fire aged 7. Married aged 18 with husband in the army and had two children. Widowed at 27. Remarried at 35 and had two more children. Relocated to Hertfordshire aged 36 and subsequently bought the council house. Widowed again at 62. Moved at 67 into sheltered accommodation, and relocated aged 70 to private rented sheltered accommodation in Milton Keynes - registered blind same year. Aged 75 and resident five years at interview.

### ***Isobelle***

Born 1919 at Wolverton, Buckinghamshire to a family which was split between locations. Lived with grandmother until aged 18. Married aged 21, but husband in army for next five years. Relocated to Coventry at 21, until bought house in New Bradwell aged 37. Moved to council bungalow aged 58, with disabled husband. Widowed at 70. Interviewed aged 75, resident seventeen years in the bungalow and very settled.

### ***Sally***

Born 1920 in North Wales. Married aged 23, but stayed with parents because of the war; child born at age 24. Relocated at 27 to London, and bought the house aged 30.

Relocated to Milton Keynes aged around 55 and moved into council bungalow. Moved again to a smaller bungalow aged 63 with husband in a nursing home. Widowed at 64.

Aged 75 at interview and resident for two years in Category 1 bungalow. Had applied for sheltered housing.

### ***Olive***

Born 1920 in Tottenham, London. Married aged 24 and relocated to in-laws home in Buckinghamshire. Relocated back to London at 28. Her only child was born ten years later. Onset of sight problems at 49. At 52, relocated to Milton Keynes, and moved into sheltered housing at 64. Widowed aged 66 and registered blind at 71. Aged 75 at interview, resident in sheltered housing for eleven years. In very poor health, and uncertain about future.

### ***Florence***

Born 1920 in Tottenham, London. Married at 21 (child at 27), and moved to husband's council house – bought this when she was 48 following his death, but quickly resold it. Married again aged 50 and moved into husband's flat. Relocated to Milton Keynes at 58, subsequently moving again five times. Interviewed aged 75, still married, and resident for one year in council bungalow.

#### **Cohort 4: Nine women aged 74-70 (born between 1921 and 1925)**

##### ***Helen***

Born 1921 at New Bradwell, Buckinghamshire. Married at 17, but stayed with parents while husband was away at war. First child at 24, second at 26. Moved aged 24 into a council prefab, but bought aunt's local house two years later. Interviewed aged 73, still married. resident forty-seven years in older terraced house, very settled.

##### ***Jane***

Born 1921 in Welshpool, Wales, lived with grandparents from age 2. Relocated to Hertfordshire aged around 7. Relocated to mother's house in Margate at 14, and into residential nursing home at 16. Married aged 17 and relocated to flat in London. Two children. Relocated with husband to bungalow in Milton Keynes aged 54 and widowed three years later. Moved to larger bungalow at 63. Aged 74 at interview, resident eleven years and settled.

##### ***Poppy***

Born 1922 at Wolverton, Buckinghamshire, to parents living in a house inherited from grandparents. Along with brother, inherited the house aged 58. Never married, no children. Interviewed aged 72; seventy-two years resident in same house, very settled.

##### ***Jan***

Born 1922 in Bermondsey, London. Relocated aged 9 to Kent, and into domestic service at 14. Married age 19 and relocated to Devon, staying with in-laws for birth of first child at 21. Two subsequent moves before relocating back to London aged 25. Two further



children, and another move at 34, before relocating to Milton Keynes at 63 to a new shared ownership house. Widowed at 65; at 69 son died. Interview at age 73, resident ten years and settled.

### ***Laura***

Born 1923 in Kennington, London. Moved aged 16, but house bombed shortly after and moved in with extended family. Married at 24 and moved into rooms, but at age 30 moved with husband to share sister-in-law's house, which they subsequently inherited. At age 58, relocated with husband and aunt to Milton Keynes, buying a bungalow. Husband died in the same year, and aunt died when Laura was 65. Interviewed aged 71, resident twelve years, considering a future move.

### ***Emily***

Born 1923 at Tottenham, London, an only child. Moved several times as a child before enlisting in the ATS aged 16. Discharged at 20 and moved back with parents. Married at 21 and continued to share house with parents; had child at 25. Relocated aged 35 to Hertfordshire, buying house. At 58, relocated to Milton Keynes with husband. Widowed at 66. Interviewed age 77, resident for thirteen years, uncertain about future.

### ***Angela***

Born 1924 in Manchester to family already overcrowded. Moved aged 8 to new council house and at 17 to larger flat. Married at 20 (child at 21) and initially moved in with in-laws. Lived in two rented houses before buying a house at age 34. Relocated with husband to Milton Keynes aged 68. Interviewed aged 71, three years resident, seriously ill. Died in 1996.

### ***Gina***

Born 1925 at Peckham, London to very overcrowded family. Moved age 6 and the family was rehoused by the council when she was 12. Married at 17, with husband in the services, so she stayed with parents. Home bombed and mother killed – evacuated aged 19 and had first child. Relocated with husband to a flat in Kent, aged 20. Two more children. Decanted (compulsory renovation move) to council house at 43, but separated and relocated to a London flat. After two more moves, relocated to a part one bungalow in Milton Keynes aged 63. Interviewed at age 70, resident seven years and very settled.

### ***Moir***

Born 1925 in North Yorkshire to very poor family; mother died after 7 years. Family moved to council house when she was 15. Enlisted at 18 and moved away to barracks. Married at 23. Lived with husband in various residential care homes for children for about 22 years. Two children. Separated aged 47 and later divorced. Relocated to flat in London. Remarried aged 49 and moved in with husband. Relocated aged 59, with husband, to Milton Keynes. Widowed at 63. Aged 69 at interview, resident ten years in house, very settled.

## **Cohort 5: Three women aged 69-65 (born between 1926 and 1930)**

### ***Kathleen***

Born 1926 at Lewisham, London, to parents unknown, and placed in care. Fostered aged 7 and adopted at 14. Married aged 21 just before adoptive mother died, and inherited her house. Three children. Widowed at 41 and remarried at 48. Relocated to bungalow in

Bletchley at 58, with quick onset of disability. Widowed again at 64. Interviewed at age 69, resident in bungalow eleven years. very settled.

### ***Lottie***

Born 1927 in East Germany to farming family. Moved aged 15 to aunt's house in town: fled at 17 before invading army. Lived for two years in various refugee camps, before marrying an English soldier and relocating to England. At 21, moved with husband and first child, into in-laws home in London. Relocated at 25 to council house in Hemel Hemstead, moved again after four years. At around 31, moved to a house which she and husband bought after twenty-two years. Relocated aged 62 to Milton Keynes.

Interviewed at age 67, still married. five years resident. very settled.

### ***Jean***

Born 1930 in London, lived in various flats until evacuated as a child during the war. Married at 19 and moved to house shared with in-laws. Relocated aged 28, with husband and two children, to Bletchley. Bought a house at 30 and a larger one four years later: two more children. Moved with husband to a smaller house, aged 55. Interviewed at 65, still married, and resident ten years.

### **Cohort effects**

There is an age difference of twenty years between the youngest and oldest respondents in this study, which is reflected both in the length of their experience of 'being older', and in the cohort effects of historic time relative to individual age. Yet even the oldest and youngest respondents share more than fifty years of collective memories of the period between the 1930s and the 1990s. All of these women, for example, were affected

both by the Second World War and by post-war economic progress, and many of these effects are reflected in their housing narratives, as discussed in following sections. It is possible to see how the effects of such events were mediated by the age at which each woman encountered them. The oldest respondents were already young adults during the Depression of the late 1920s, while the youngest were babies. Older cohorts had established families with grown children by the period of mass council house building in the 1950s/60s, while the youngest were still child-rearing and potentially eligible for family social housing.

Some of the landmark episodes of this period are indicated in Table 6.1 (page 169), which shows the relative ages of the five cohorts in this study. These episodes have been chosen as a 'shorthand' to describe changes in the general socio-economic situation over this time period, including some events which are popularly accepted as 'turning points' in the collective social history of Britain. The periods of the two world wars and the economic depression around 1929 are self-evident. 'Plenty' refers to the relative economic prosperity from the late 1950s onward, which became compromised by the oil crises and IMF intervention in the early 1970s. 'New right' is shorthand for the breakdown in consensual 'welfare state politics' which came about after this, and with the subsequent election of a right-of-centre Conservative government in 1979 (see Chapter 4). The subsequent analysis of cohort-related data from the study looks in more detail at the effects of historic events and processes on these women according to where they were in their own life course and their personal housing history at the time of these events.

## **The Cohorts within Time-periods**

### ***The 1910s and 1920s***

Housing conditions in the early decades of the twentieth century were very poor compared with present day standards of acceptability (see Chapter 4). Most people lived in rented property and in a fairly fluid market people could generally expect to find some kind of accommodation or lodging. In some areas improvements had already been initiated under the auspices of philanthropists or local authorities. By the early 1920s some councils were beginning to construct subsidised public housing - for example under the 'Addison Acts' of 1919: some of the respondents' London-based families of origin benefited from such housing. However at the lower end of the rented housing market, accommodation was frequently inadequate, unsanitary, and overcrowded. It was into these conditions that most of the older respondents in this study were born.

The general housing situation was exacerbated by two defining events of this period - the 1914-18 War and the economic depression of 1929. The oldest cohorts in this study were children during the First World War and had some memories of it. Their reflections on that period revolved around brothers and other family members who were involved in the conflict, and the effect of loss upon older members of their families. The younger cohorts tended not to refer very much to the First World War, of which they had no personal recollection. Most of the women had much more to say about the living

conditions of their birth families and the effects of poverty<sup>1</sup> which affected many of them. More specifically, the times were reflected in the cohorts' biographies in the following ways:

*Cohort 1.* The two oldest women in the study, cohort 1, were young married women with babies during the Depression and they were seriously affected by poverty for several years. Billie suffered from tuberculosis for a number of years after 1929 and a part of her family moved from Tyneside to London looking for work:

*We came to London, and my husband and brother came down by boat, and I sold up the last of our things in the house and travelled down to London on the overnight train with my packages. And we had a terrible time because the house that my mother had taken for us was empty of course and we couldn't get any furniture because we'd moved, no references you see, in London. So with the money from the things that we'd sold, we just had to go and buy one or two oddments. So we slept on the floor. I held my baby on a cushion. It was really hard. The people nowadays don't really know the hard times. (Billie)*

Judy's husband became chronically ill during this period, and she herself suffered from malnutrition during a pregnancy when her husband was in hospital and welfare benefits were inadequate and difficult to get. Both of these women were affected by the long-

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<sup>1</sup> 'Poverty' here refers to respondents' descriptions of living conditions which included dilapidated and overcrowded accommodation, unemployment, inadequate nutrition and associated ill-health, inadequate material possessions including clothing, bedding etc.

term unemployment and ill-health of their husbands and they became the main breadwinners for their families: one in factories and the other as a cleaner. They concentrated on survival and on maintaining such homes as they could for their families. Family remained a very strong theme in their subsequent life stories, and both maintained very strong family links.

*Cohort 2.* Of the second cohort (aged under 18 in 1929), all of the women associated the early part of the twentieth century with being poor, but two women characterised it as 'poor but happy' while the others talked more about privations and poor living conditions. Vera in particular had vivid recollections of the period. In 1919 when their father became ill with tuberculosis and the family, faced with medical costs, moved into cheaper housing in an Islington slum: "*I can remember mother crying to be brought so low, and father apologising*". When he died they were able to move again into a shared house.

When another respondent, Susan, became an orphan, she was taken in by an aunt even though there was no bedroom-space for her. The aunt had a bed made up for her in the kitchen. When she left school at fourteen, Susan was sent into domestic service as much for the accommodation as for the work. Other women from the second and third cohorts also went into service before the Second World War, and had many tales to tell about those times.

*Cohort 3.* Some of the women in the third cohort, about to enter their teenage years at this time, recalled most the effects of their fathers' unemployment: for example Doreen's family had to move from Wales to Buckinghamshire for her father to find work as an agricultural labourer. It happened that some of this cohort also suffered from serious medical conditions related to their family's living conditions, including tuberculosis and eye conditions (fly-borne trachoma in one case; traumatic injury from a fire in another). They were old enough to notice the problems which their families had from being poor, and their poor living conditions.

*Cohort 4.* The women in the fourth cohort were young children at this time, born after the First World War. Several of them also lived in poor or overcrowded conditions, but as very young girls they tended to take the situation for granted and appear to place less significance on it than the older cohorts. The exception was Moira, who had very vivid and bitter memories about her childhood homes, which related to feelings of abandonment after her mother died. Her experience of cold winters and bare floorboards became associated with her feelings toward her alcoholic father, who she felt was never there for her when she needed him. Moira therefore felt that her childhood could have been made happier by a caring family – and that this had a long-term effect on her choice of career and lifestyle as a residential social worker.

*Cohort 5.* In the fifth cohort two respondents were babies in 1929 and a third was as yet unborn. One respondent was born into relative affluence at this time, with parents who were working and owned their own house and farm (although they subsequently lost



everything in the Second World War), while the other knows nothing of her origins, having been abandoned as a baby and taken into care.

### **The 1930s and 40s**

The narratives about this period emphasise the difficulties brought about by economic disadvantage, the disruptions of war, and shortages in the immediate post-war period. The increased mobility of the population, the loss of many buildings and the availability (and later creation) of others altered the pattern of people's housing decisions during and after the war and these changed possibilities are reflected in the housing histories.

*Cohort 1.* By the outbreak of the Second World War the first cohort (Billie and Judy) were in their early thirties, married, with school-aged children and established permanent homes in London. Billie had already experienced a fair amount of trouble and privation, and she did not want to disrupt another home in order to evacuate from the city or to send her child away, choosing instead to carry on with 'normal life' as far as possible. Her accommodation consisted of four rooms in a shared house with no bathroom, which she considered adequate for their needs at that time.

Judy moved from London to Northampton with her husband, children, and mother for the duration of the war. There they found a house to rent and established an extended family home to which various other relatives evacuated

from time to time. Judy returned to a shared house in London towards the end of this period.

*Cohort 2.* The women in the second cohort were in their mid- to late-twenties by the outbreak of the Second World War. Most were married with husbands who were eligible for service in the armed forces, and some of them were already the mothers of young children. Those who were unmarried or childless stayed with parents at this time and by and large found this acceptable because it was a temporary (if indeterminate) arrangement. Those with babies remained in their marital homes except for one (Vera) who moved around various evacuation homes and temporary shared accommodation. The chief issue for some of these women at this time was that they were the ones who had to hold their family together in spite of uncertainties and problems. They spoke of maintaining a home for their husbands to return to; and the difficulty, after the separation of war, of resuming married life.

*Cohort 3.* The third cohort became young adults just before the Second World War and most of them also married just before, or during, the war. The timing of some of their marriages as fiancés were drafted overseas (*"We got married quickly in the register office because he was going into the army for two and a half years and it was getting a bit...naughty"* ) as well as their early experiences of married life, were affected by conscription and wartime regulations.

Two of the young women were evacuated with their birth families to the countryside north of Wolverton (the village of Cosgrove) where they met their future husbands, eventually settling in the Milton Keynes area. Most of the women continued to live with their own family or their in-laws for the duration of the war. The exceptions were those women with effectively no 'parental home' to which they could turn. Isobelle, effectively homeless and with her husband away and beyond contact for the entire duration of the war, moved to relatives in Coventry (a considerably more vulnerable place than her previous home in Wolverton). Janice had effectively no home other than with her husband, so she followed him on various postings in Britain and had two children during the war in temporary accommodation. Because of his war injuries and their two children, they were offered a council flat very soon after the war.

*Cohort 4.* Cohort 4 were teenagers at the start of the war. All except one were born into families living in low quality private rented accommodation but some of them moved into new council accommodation just before the war. By the late 1930s local authorities were building 31% of all new housing (Burnett, 1986), largely family homes, although the overall volume of new housing was small compared to after the war. Most of the women in this study left school at the age of fourteen and went into some kind of paid employment. Their earning potential was low, and they either continued to live at home with their parents or went into domestic service. This particular cohort, entering adulthood during wartime, also had the option of entering the armed forces when they became eligible and some

of them took this course. Others married very young - three at the age of seventeen - because there was a war on and their partners were in the services. They generally continued to live at home with their parents or in-laws until after the war.

*Cohort 5.* Kathleen, Lottie and Jean were children at the outbreak of the Second World War and were still teenagers at the end of it. They were all evacuated from their family homes although their experiences were quite different. Kathleen's period of evacuation was very short, while Lottie's was permanent because she became a refugee from Germany towards the end of the war. Jean's recollections of this period are dominated by the fear and abuse which she and her brother experienced as evacuees. In each of these three narratives the experiences of this time period turned upon issues of security, belonging and home.

### **The 1950s and 60s**

During this time period Britain was recovering from the war and entering a period of relative prosperity.

*Cohort 1.* The first cohort were middle aged with grown up children and grandchildren (coincidentally both Billie and Judy were primary carers of their grandchildren for a while). Billie continued to live in the same privately rented flat in London. By the mid-fifties she had installed a bathroom and felt that the

flat was adequate for her needs: she had very low priority for council housing and could not have afforded to buy.

Judy was in a similar situation until her son was divorced and asked her to help with raising his children in his home - and this subsequently had an effect on her position in the housing market. (As a working single woman – widowed, with no dependent children - she had low priority for council housing and there was not much affordable housing to rent privately). Although neither of these women had ever expected to own a house, like many other women in this study their children moved rapidly into owner-occupation during this period.

*Cohort 2.* In the second cohort a number of the women did become owner-occupiers in the 1950/60s, in their own middle years. In part this was because several of this cohort lived in the Wolverton/New Bradwell area where other options were limited and there was low-cost housing for sale. They were subsequently able to make some improvements including installing bathrooms and central heating, sometimes with the help of improvement grants. The one woman who was able to buy a house in London had been a sitting tenant when the owner died and was therefore offered a good deal on the house.

*Cohort 3.* The third cohort group were also well into adulthood by this time, with growing children, and they frequently had periods of part-time or full-time paid work. Three were widowed, one remarried. Two of them had husbands with

serious war injuries. A number of these women had taken temporary private rented accommodation immediately after the war, but there were a number of other living arrangements including prefab housing, tied accommodation, and long-term living with parents. All of these women moved house at least once during this period, and most of them moved into local authority rented housing at some point. One bought low cost terraced housing in New Bradwell. Another was able to buy her council house at an early stage of the right to buy legislation.

*Cohort 4.* In the fourth cohort two women continued to live in the same house for a long time after the war. These were Poppy, who has never moved out of her owner occupied birth house in Wolverton; and Jane, who continued to live in the same privately rented flat in London until her husband retired in 1975. One woman lived in local authority family housing through the 1960s, moving back to private renting after divorce. Another raised her family in tied housing, moving many times with her husband's work as a residential social worker. Three women who had initially moved into private rented flats or rooms after the war became home owners during this period: two by mortgage and one by inheritance. One bought a low cost New Bradwell terraced house from a relative. Another bought a house with financial help from the mother-in-law who insisted that ownership conferred status. The other family rented and saved until they were able to buy a house in the suburbs - by the end of the 60s they had also acquired a car and a caravan on the coast, living 'a comfortable life'. In contrast another woman who inherited capital in the early 60s remained in council

housing because her husband thought that buying property was too risky (see Chapter 7).

*Cohort 5.* In the fifth cohort group, one woman remained in the same (inherited) home which she owned, and the other two moved into new town rented housing in the fifties. One of these was in 'Town Development Act' (1954) housing in Bletchley - very quickly the family decided that they could afford to buy a house at local prices and moved into a small bungalow, then into a larger house four years later.

### **The 1970s and 80s**

This period sees the convergence of the respondents into Milton Keynes. As I have described in Chapter 4, the new city was initiated in 1976 and early developments were dominated by council housing. Many of the respondents in this study relocated to Milton Keynes via the waiting lists of the London Boroughs and the Greater London Council. Others moved directly to the new city as older relatives of existing residents under the generational support policy (see Chapter 4).

*Cohort 1.* The two women in cohort 1 were among those able to gain access to this new housing. Judy moved to Milton Keynes in 1977, aged 66, to be near her daughter who had relocated earlier. Billie arrived in the same year having been

on a waiting list for accommodation out of the centre of London. Both of these women subsequently made further moves within the new city with a relative ease which reflects the availability of housing in Milton Keynes at that time.

*Cohort 2.* In the second cohort, three women moved to Milton Keynes in the 1970s, although for differing reasons. One moved from another (older) new town where there was a very long waiting list for local authority bungalows. Along with other types of housing, it was relatively easy for older or disabled people to get access to a bungalow in Milton Keynes at that time. Another respondent moved to Milton Keynes essentially for work, while the third moved because her husband wanted to move away from London and Milton Keynes was offered. Alongside all the building on greenfield sites, urban development had also taken place in the older-established parts of Milton Keynes, and during the 1970s two women in this cohort who had been living in New Bradwell prefabs moved into newly-built council housing.

*Cohort 3.* In the third cohort, four women moved to Milton Keynes in the 1970s: three of them because of their husband's work, and one relocated from rural council housing for a wheelchair accessible bungalow close to family. One of these couples made multiple moves between council rented houses and flats during this period. No-one in this cohort, approaching retirement, bought a house during the 1970s. Several women said that they and/or their husbands had estimated earlier that they could not afford to buy a house or that it would be an



unwise investment (see Chapter 7, 'Tenure'). Where they did have some surplus income (e.g. from having two incomes and/or children left home) they had preferred to spend it in other ways. By the 1980s, these women were moving into retirement. Seven of them were still married in 1979, of whom six were widowed by 1989 and only one was still married by the time of the interviews.

*Cohort 4.* The women in the fourth cohort and their partners were generally retiring through the 1980s, by which time much of the social housing for rent in Milton Keynes had been constructed and occupied. Although the city was still expanding, there was by then more emphasis on the expansion of owner-occupied housing in the city and some housing associations were developing shared ownership housing. Just one of this cohort moved into council accommodation ('part one' housing on medical grounds). One couple bought a house outright with equity from an inherited house in London. Another woman and her husband, motivated by the commercial promotion of Milton Keynes to Londoners, relocated and were able to buy a house outright with occupational pensions and equity. Two women and their husbands bought shared ownership houses as an affordable alternative to outright purchase. In both cases they had some equity from previous property, but not sufficient to buy outright the sort of property they wanted in the new area.

*Cohort 5.* The fifth cohort were still employed throughout most of this period. By 1980 one couple was in a position to buy their council house at discount

under 'right to buy' legislation. As the market value of the house rose sharply in the 80s they were able then to buy a house outright when they moved to Milton Keynes on retirement in 1989. Another couple moved on (husband's) retirement within Milton Keynes, down-sizing to release some of the equity accumulated by house price inflation. The third moved for family reasons from an ageing house in London to a newer, equally priced house in Milton Keynes.

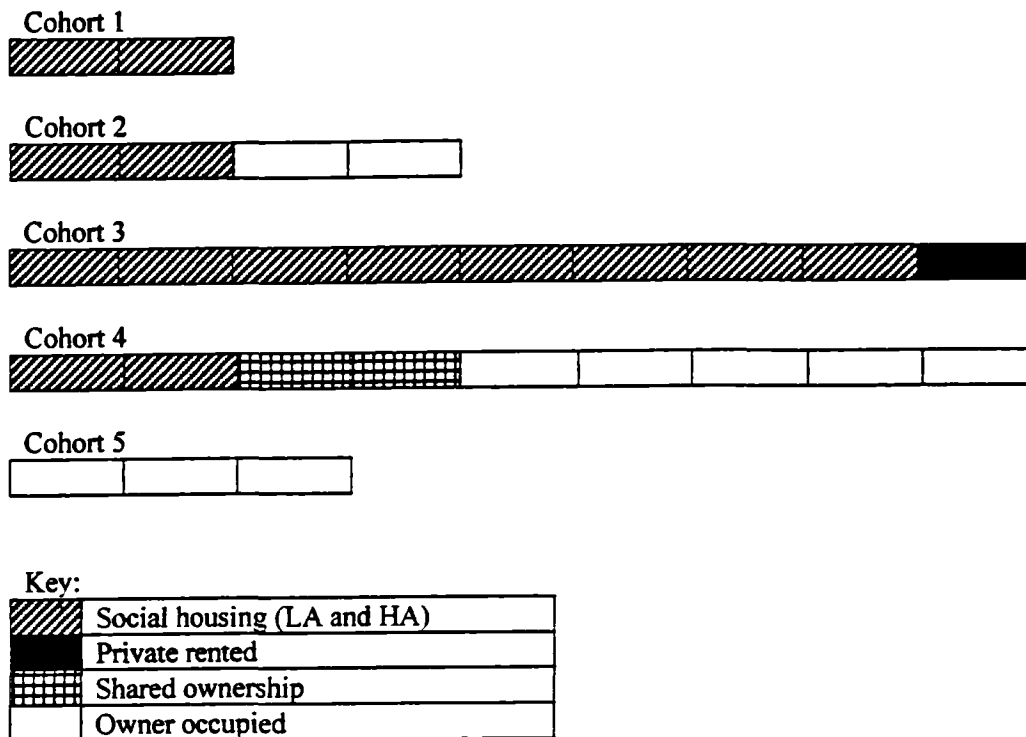
### **The effects of cohort differences on housing**

I have already suggested that the analysis of the housing histories of individuals should take into account a number of factors. Cohort effects are just a part, not a determinant, of likely outcomes and any individual's life story may easily contradict expectations. Nevertheless the analysis of cohort differences within this particular group of women is able to demonstrate in a direct way that choices may be influenced by life course status relative to historic circumstances.

I have established that most of the respondents started life in fairly poor, rented accommodation. Most of them had experienced a sharing of living space: sharing homes with extended family or non-family, and/or sharing bedrooms or even beds with siblings (see Chapter 7). Material living conditions had improved for all the women over the course of their lifetimes and their narratives contained many references to childhood homes much poorer than those in which they were now living. However, the women in the older cohorts who had established married homes before the war were more likely to have lived in inadequate

accommodation (e.g. without a bathroom) later into adulthood and because of war shortages they were more likely to have carried on sharing as adults. The younger women beginning to set up home after the war may have lived temporarily in shared housing but in general they moved on to improved housing through council tenancies or owner occupation. Women who were already 'adequately' housed were less likely to get (or, being settled, ask for) council accommodation.

Although it was a purpose of the study sample to include both owner-occupiers and renters, at the stage of selecting respondents the issue of tenure had not been linked to the age of the participant. However, it transpired that there was such a link in the eventual study group. Of the three older cohorts in the study, women aged between 86 and 75 years, only two (out of sixteen) women were home owners; while in the younger cohorts, women aged between 74 and 65, only two (out of twelve) were renters (see Figure 6.1; page 195).



**Figure 6.1: Cohort differences in tenure of respondents at interview**

This reflects two patterns in the housing histories. First, the younger groups were more likely than the older groups to have been able to buy a house in mid life. With joint incomes they could afford a mortgage: some of them were in good council housing with the right to buy; and some of them inherited property from an older relative. Secondly, all but one of the women who moved to Milton Keynes and took council tenancies in the earlier 'public housing phase' of the new city development, were among the three oldest cohorts of respondents. This effect was time limited: the youngest cohort (and older people currently wanting to move to Milton Keynes) would, by the time they moved, have much more difficulty in getting an offer of council housing.

This analysis shows that even while looking at differences in the timing of events in these housing histories, issues of location intrude because time and place are so intimately connected in housing. The next section looks in more detail at locational aspects, and particular the differences between the experiences of long-time residents of Milton Keynes and those of later migrants. Here again the time context is unavoidable, but the intention is to show how place in itself has an effect on the experience of home.

## **Place**

This part of Chapter 6 is about the resonance of place, and more specifically, location, in the housing narratives of the research respondents. At the time of interview, all of the respondents were living within the boundaries of Milton Keynes. Six of them had been born in the area which became Milton Keynes, or nearby in Buckinghamshire, and a further ten had lived in Milton Keynes for about twenty years. Fifteen women originated from London, three from Wales, three from the north of England, and one from outside the UK (pre-war Germany). Seven women had been born in places *other* than Buckinghamshire/Milton Keynes and London. But of these, six had lived for years in London and moved to Milton Keynes from there. Bearing in mind also the original intention that the population of Milton Keynes would consist *primarily of migrants from London* (Chapter 4), for the purposes of place

analysis I have therefore concentrated on London (including urban and suburban districts), and Milton Keynes, as the main loci of interest in this collection of housing histories.

In terms of the experience of place, comparison can be made between two groups of respondents. The first is the *'locals'* - those who originated and stayed in the area which became Milton Keynes (including one person who evacuated there as a teenager, and stayed). The other group consists of *'incomers'*, who relocated to Milton Keynes at various stages after the inception of the new city. The differences between their experiences can be seen in two ways. First, it can be seen in the kinds of neighbourhood they lived in. As I have already indicated, the neighbourhoods in which the newcomers found themselves depended to some extent on the timing of their move to Milton Keynes and the then current availability of housing. The interviewees who had been born locally had stayed within the same older neighbourhoods within the expanding city (people who had moved out of these areas into the new estates happened not to appear in the sample). Secondly, the nature of the two groups' previous environmental experience differed. The incomers were comparing Milton Keynes with their previous location, mediated by the circumstances of their relocation; while the locals were looking at the same life-long location along with the changes in it which they had witnessed over the years.

### **The experience of 'locals'**

The respondents who were born or raised in what is now Milton Keynes all came from the area which is now the northern part of Milton Keynes - the Wolverton/New Bradwell/Bradville area. As mentioned in Chapter 4, the type and tenure of available property was initially fairly homogeneous - terraced brick housing which was either privately owned, or more often, rented. At the time when the research respondents were born, the market in rented housing here was still dominated by the position of the rail works as the main male employer. In general the housing in New Bradwell consisted of small terraced houses opening directly onto the street while Wolverton also had streets of larger, bay-fronted parlour type houses with rear gardens. The area suffered practically no war damage, but by the 1960s many of the houses were seriously sub-standard. After the Second World War there was extensive redevelopment: initially prefabs were constructed on a greenfield site in Bradville, and later some of the older terraces were demolished and replaced with council estates of houses with some flats.

Most of the 'local' women in the study had therefore started out in rented 'Works' accommodation as the daughters of Rail Works employees although by the time of the interviews they were all either renting from the local authority, or in owner-occupied accommodation. One of the oldest respondents was Gwen, who had lived in an unmodernised terraced house through to the 1950s:

*I was never ashamed of the fact that I lived in a Company's house. We had some good neighbours and friends down there, though I'm afraid in the early years they looked down on us a little bit you know, because it was the 'east end' and the 'west end'. But still, that's all gone now, there's nothing like that now is there? People have changed since those days. Of course the railway run the town, and McCorquordales. They run the town in those days, you see, so there was nothing else, no industry, nothing. Nothing round Old Wolverton, you see, nothing at all. In fact we used to go round there playing on what they called the pancake hills, where all those factories are now. (Gwen)*

In Gwen's mind at least, there clearly were issues of status related to this housing (see Chapter 7). Part of her pleasure in her present home (an owner occupied bay-fronted terrace a few streets away from the site of the 'Company's house') was the move up in the world which it represented when she bought it in the 1950s.

For people unable to buy a house and ineligible for a railway company house, there were very few options. One woman, Isobelle, who was born in 1919 just after the First World War, explained how her birth family had been split up when they could not find suitable family accommodation. Her mother returned to the west country, her father lived in lodgings and Isobelle stayed with grandmother



in Wolverton. It took several years before her father got work - and eventually housing - from the railway company (see Figure 7.3: page 263).

Other women from this area had spent years living in rented rooms or with their parents before they were able as adults (usually in their later teens or early twenties) to find separate family accommodation. Matters began to improve after the Second World War when the prefabs were constructed at Bradville. Two of the women were rehoused to the prefabs, and one of them, Pat, remained there until they were demolished in 1975. She had very fond memories of that house:

*It was beautiful, detached bungalows. And, compared to the older houses that we'd lived in, they'd got every modern convenience, even a fridge. They were up over the hill in Bradville. There were ninety prefabs, and there was all the pebble-dash on the outside. Two bedrooms, separate toilet, bathroom, big lounge and a fitted kitchen. Everything was put away like, you know, they were really lovely places, lovely gardens. And we, from our back garden, used to look over into Linford Woods, and we used to see the hounds, the hunts go across the fields. And then they decided they were going to knock down the prefabs for a private estate, which it is now.... because along the high street they used to have the little railway houses, two up, two down, really old railway town houses...so they built two hundred and fifty houses for all us lot to come*

*into.....It broke my heart. I stood there and cried. I had happy times there, and it seemed, I don't know, a lucky house. (Pat)*

Pat was distressed by this move both because of the loss of a cherished house, and because it meant the break-up of a community which had developed over the life-span of the prefabs. Her new house was on one of the newly constructed housing estates. Although she knew many of the families who initially moved into the estate, the social structure of the old neighbourhoods was not re-established on the new estates and as neighbours came and went she became increasingly alienated and alone with her troubles. Pat was also concerned about the design of the front entrances. This meant that her front door was concealed from public scrutiny, and at the same time she could not be sure, for example when putting garbage into the bin store, that someone was not lurking nearby.

Another tenant (Veronica) living on the same estate had been given the council tenancy when the dilapidated private rented terrace in which she had lived for years was demolished. She was very happy with the improved amenities of the new house, but she also came to feel that the community was not what it had been:

*I like the house and that, but the estate is horrible. They are so untidy, rubbish and things. I don't have anything to do with them. There's one*

*over the road that used to live near us... but I mean people keep coming and going, I don't know who they are. (Veronica)*

Given the limited options on accommodation in the area, it is understandable why many of these respondents and their families tried to buy a house as soon as they could, and over time people became by choice or necessity less dependent on the employers for their homes. Available houses were located by word of mouth: in one case a house was bought from an elderly aunt, while in another case friends advised a woman who had been living away and expressed a wish to return. Only one person had inherited a house in this area - a home which had been bought brand new by her grandfather, in which she had been born, and in which she continued to live. Most often, loans or gifts from family or friends were used to raise the deposit on low-cost, generally unmodernised, terraced houses. The houses were paid for by mortgages held jointly or by the husbands alone - the women's own earnings might supplement the family income, but their earning potential was limited by cultural expectations and the availability of accessible employment. Several of the respondents said that when they were young, the men working in the Wolverton works customarily went home for lunch, and it was 'expected' that their wives (or daughters) would be at home to provide a mid-day meal for them. Women who did go out to work usually worked part-time rather than full-time, especially when their children were at school (for example three of the women had worked as school 'dinner ladies'; two in local shops).

Over the years all these owners made improvements to their houses, including rewiring, re-roofing, and installing bathrooms and central heating, sometimes with the help of improvement grants. People did not tend to move from these houses once they had been bought, and there appears to have been little consideration of the possibility of moving away from the area. The women and their families were firmly embedded in the locality and wanted to stay even when later some of them became apprehensive about the prospect of the new city on their doorstep. Poppy characterised her sense of connectedness as the feeling that whenever she went out, she would be certain to see someone she knew. These owner occupied terraces were only a few streets away from the council estate where both Pat and Veronica felt more alienated and unable to go out at night for fear of strangers.

The respondents' reactions to neighbourhood change brought about by the development of Milton Keynes varied. These changes had included: the expansion of the area with additional buildings, the effects of competition on local businesses, an influx of non-local people working in Milton Keynes, re-routings of public transport, and the changed status of these established settlements as they became absorbed into the larger entity of the new city. There was some resistance to these changes - for example some of the women continued to take a regular bus trip in to Northampton for their weekly shopping, maintaining their habit from long before the inception of Milton Keynes. Others made occasional trips to the new city centre but said that on the whole they did not enjoy it (too hectic, too tiring). They all regretted the loss of certain local

shops - notably the butchers - but in general they were glad that a large supermarket had recently been opened on the old rail works site. Some of them felt that the new city had had a bad effect because any investment had gone to the newly developed areas, and some of the newcomers were undesirable neighbours and had helped to break down the integrity of the neighbourhood. In general the 'local' respondents felt that their homes were now less secure than they had been in years gone by, when they said that people routinely left their back doors unlocked<sup>2</sup>. but they differed on whether the cause was the influx of 'strangers' or 'changed social attitudes' in younger generations. Gwen, one of the oldest respondents, felt rather more positive about the changes brought about by expansion:

*Well, I think they're an advantage. I know some people say it's brought all these strangers into the town and we've got trouble and robberies and all that sort of thing. But, I don't really, I think its a general thing all over the country. I mean everywhere's expanding isn't it? So actually Wolverton was bound to expand like everywhere else, it just couldn't stand still could it? And I mean look at the facilities they've got now.*

(Gwen)

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<sup>2</sup>This was of course not unique to this area - Nora said much the same thing about pre-war Kennington.

### **The experience of 'incomers'**

London is a very large and varied city and it must be acknowledged that the women who were born or lived for a while in London came from a number of districts with their own distinct characteristics. However there are certain commonalities of experience which are reflected in the women's narratives about their housing situations before they moved to Milton Keynes at various times from the early 1970s to the 1990s. These commonalities include increasing limitations on the availability of alternative accommodation (in their adult years), improvements in the standard of their housing either through moving or through material improvements to existing accommodation, and neighbourhood change (usually for the worse).

The previous chapter showed how many of the women in this study had been born into households which lived in poor accommodation. In the London area this meant that they frequently shared accommodation or lived in rented rooms rather than self-contained housing. Many of them moved home as children while their families tried to improve on their living conditions. Emily for example recollected several house moves in her childhood before World War Two, but the new rooms were always within the same area, so that she had a continuity of schooling and general neighbourhood. Jean talked of *"Leaving for school from one house and returning home to another"* - although again she did not have to change schools. Recollections of these homes and neighbourhoods appeared strongly in these narratives compared to those of the 'local' respondents. This

may be because the women who had moved further from their place of origin needed to encapsulate these old homes in narrative form. They were neither surrounded by physical evidence or reminders of their old homes, or by people who knew about them.

A few of the women had moved as children into new local authority housing in the years between the two world wars, and were presented with starkly different living conditions. For example, Gina's family of two parents and six daughters had been sharing three rented rooms in central London when they were offered a newly-built house in suburban Eltham. The move was a dramatic change of environment:

*We had to have all new home, because where we lived in a London Borough, there were all bugs and that sort of thing. And when we moved we had all new beds, a new home. I think all mum took was the big kitchen table that she used to scrub, you know? and we went to a little prefab school, because it was new. Had lovely woods around us. Oh I thought we was in heaven. (Gina - moving to Eltham in 1937)*

But for most of the women, the Second World War marked the first real watershed in their living environments. In most cases they were affected either by evacuation, temporary relocation, or bombing. Here their experience was very different from that of the previous group of Milton Keynes 'locals', who were

relatively unaffected by these kinds of disruptions. Those who were evacuated as children or young adults experienced - for good or ill - a different environment, and returned to a city which had been changed. In a few cases they had lost homes and family members in the bombing. Some of the returners moved into different accommodation, but Judy said that she was able to reclaim her previous (rented) accommodation under regulations which provided for evacuation returners.

Those who returned or stayed on in London after the war typically lived in private rented rooms or flats until they were able to find a flat or house suitable for the long term. Sometimes this involved sharing premises with parents or other family members in one way or another, from the total integration of generations to completely separate households within one divided house (see Chapter 7). A number of the women from London continued to rent long-term in the private sector. They either considered themselves to be adequately housed and did not apply for council housing, or they had applied but were given low priority:

*It was a terraced house, and I had the upstairs flat. It was quite a nice little flat, but it was only three rooms. You had your little kitchenette and your, what you call, sitting-cum-dining room and two bedrooms... It was becoming very rough round there, I mean my husband got mugged a couple of times. It had been a nice little place, but it had got very very*



*rough... and it was quite hopeless to get a place round there, it didn't matter how many years you'd been on the council list, you didn't qualify. The only other thing they had there were these great big tower blocks, and I always said I would never go in one of those ... There was many times I went to the council and they just said there was nothing they could do. (Jane)*

Just four of the women who lived in London as adults with their own families were council tenants, and one of these had married a man with a pre-existing tenancy. The other three had lived for some years in flats before getting transfers to council houses in districts out from the city centre. Satisfaction or dissatisfaction with their housing situation varied, among both the private and the local authority tenants, but generally it was accepted that getting a good council house (in terms of size, amenities and area) took years, and affordable private rented houses of the same standard as council housing were rare. The private renters moved home much less often than they had as children when low-grade rented housing had been readily available. The prevailing attitude seems to have been one of reconciliation with their housing situation if it worked well enough, without too much worry about trying to find a better place to live. Several of the women said that they would not have moved at all from these homes but for external reasons which included: neighbourhood decline, as described by Jane (above); their husband's wishes; or to move near their adult children. Unlike the couples in Wolverton, few of the London families contemplated a mortgage. Of

those who eventually owned houses in London, only one couple actually bought the house (as sitting tenants), and the rest inherited the property. Most of the Londoners who did eventually buy houses tended to buy out of the city in the newly developing outer suburbs or in new towns.

The respondents who relocated from London moved to Milton Keynes at various times from the 1970s to the 1990s and most of them initially came with a spouse. Some of the women moved because their husbands took a new job or had been relocated by their employers, or because their children had moved there previously. A few couples, where one of them had health or mobility problems, moved to Milton Keynes for accessible ground floor accommodation which they had been unable to get elsewhere; others to gain a generally better environment. Those who moved in the 1970s were able to take advantage of the availability of public sector housing to people on London waiting lists and moved into estates of houses dominated by public sector provision. In the early stages these estates were often unfinished when the respondents had moved in, and they had a sense of being in at the beginning of something new: Jane for example referred to the 'pioneer spirit' of a new estate, still under construction when she moved in. The communities in these estates were new, and given the original philosophy on community development (Chapter 4), the MKDC's attempts to foster neighbourliness and to include newcomers were significant. The longer-standing residents remember these initiatives (communal houses, community groups) as helpful to them at that time as they tried to settle in to a new way of life.

Some of the estates had been built with non-traditional materials and to unconventional designs, leading in some cases to structural problems. At Beanhill for example, there had been problems with flooring which meant that some of the respondents had been moved to houses in the next phase of development so that repairs could take place: and later the flat roofs on this estate had been replaced with pitched roofs. The Lakes estate (pre-Milton Keynes housing in Bletchley, under the Town Development Act, 1952) had particular problems with damp.

Houses which had been *bought* by incomers in the 1980s were located in various parts of the city, including long-standing (Pre-MK) neighbourhoods, and these homes included houses and bungalows both newly built and previously owned, but all much more recent than the homes owned by the 'locals'. Most of these owners made improvements to their houses (extensions or conservatories) fairly soon after moving in. The latest arrivals (late 80s and 90s) had moved into shared ownership or housing association properties, brick-built to a high standard, although often with a little less space than the earlier properties, and which at the time of the interview had not presented any particular problems.

### ***Making the Move***

Although many of the couples who made the move to Milton Keynes had been thinking of moving from their previous home for some time, the actual decision

to move was often made quickly with the relocation itself following soon afterwards:

*I must have been out shopping one day... and the housing place had got these big posters about moving to Milton Keynes and I went in and enquired. When we came here... we were given a ticket to come up on the train, and a minibus or something met us, there was quite a few, and took us all round. And then we went to Wavendon Towers [Development Corporation Offices] afterwards and had a lunch there. And we were shown three places ... and in about a month from knowing everything we'd moved here, I'd given up my job and everything to come here.*

(Jane)

This could be risky: some of the women who had moved mainly because their husbands wanted to, reported that they had initially had difficulty adjusting to such a radically different environment. Jane took many months to adjust. Vera, who had not even heard of Milton Keynes before being offered housing, decided to move to please her husband who was ill and wanted to move there. But when the time came, her husband was in hospital and he died within days of Vera's move to their new home. Vera, in her bereaved state, also experienced an overwhelming sense of displacement which made it all the more difficult for her to cope:

*I wasn't in that house two days [when her husband died]. I'd given up a job, my home of 40 years, neighbours, friends. I didn't know a soul down here. I didn't know where anything was. I used to sit alone and cry.*

(Vera)

Both Jane and Vera said that it was getting involved with community activities which had most helped them to adjust and get settled in to their new home.

In the case of people who had moved for environmental rather than job or family reasons, the 'pull' of the new environment appeared to act as a trigger on the long-term 'push' of their changing relationship with their old neighbourhoods. In a few cases the narratives hint at some measure of persuasion, or at least effective marketing by the MKDC, in finally persuading them to make the move. The most frequently cited causes of dissatisfaction with London were traffic and pollution, and neighbourhood change - including unease with variations in the ethnic mix which they had previously been used to:

*Well you see things were getting so terrible in our road, there's things happening all the time, muggings and like people fighting, coloured people fighting outside our window and that, and [partner] says to me, 'I can't stay here any longer' he says 'we'll have to make a change'. So I put our name down for the council, and they said we could either go to*

*Leicester or here. So we picked here and they brought us here and we looked around. '(Billie)*

*I don't suppose we would have moved, although I'm not sorry we moved because I'd never cope with London, I mean the streets are narrow, constantly being - well traffic's so fast where we lived. Here, I can go for a walk to shop. Shops at the top end of the road, school down at that end of the road, everything so handy. I never would have moved if she [daughter] hadn't moved. No I wouldn't have moved, I mean I might have said 'I'll move to a better area', mind I doubt whether we could afford to have gone to a better area. I mean as I say, by the time we left it was all becoming Asians. Nothing against them, but they do incline to have all the food out on the pavement. And, well, I've gone back to see my friend who lives round the corner. I mean here they pick up all the paper; there all the grass and weeds are coming through the pavements, and oh, you know. When we moved here he [husband] loved it. You see it's a slower pace here. I mean London is dirty and hectic I would never have been able to cross the roads in London or walked along the pavements. I mean cars and that so quick. We haven't really got traffic here. (Kathleen).*

The quality of the environment, both built and natural, was mentioned by many of the incomers as something which gave them continuing satisfaction. For example:

*It's so different there now. I mean it's not safe here, but it's certainly not safe in London. And traffic. That is it, it's the traffic, it's dreadful. I'm asthmatic, but since I moved here I still get it but nothing like I did in London. It's far, far, better here. I mean you get out in Milton Keynes and you can smell the difference in the air. When you go up to London, it's like smog all the time. You can't see it, but it's there.* (Gina).

Ex-Londoners in particular mentioned such aspects as less traffic, and traffic separated from pedestrians; the green planting and adjacent countryside; and the superior size or quality (in spite of the problems) and availability of housing. Those who had subsequently returned to visit old friends or neighbours (usually just one or two times) remarked upon the litter and dilapidation which struck them as very noticeable in their old neighbourhoods. These aspects seemed worse now that they had got used to their new environment. It appears that this process of re-appraising the old environment and finding fault in it was comforting because it reconfirmed the correctness of their decision to move and fitted with the idyllic notion of the clean and green new city.

### **Other places**

Seven of the respondents had been born and lived during their childhood in places other than either London or Milton Keynes and these other locations appeared to a greater or lesser extent in their narratives about housing and home.

These places formed a part of their self-identity - the point of origin - which was one of the first things to be mentioned in their explanations about themselves. In most cases the women had left these places of origin as children or young women, relocating for work-related reasons (their own or their husband/father's work), or because of the disruption of the Second World War. Although some recollections of these places occurred in the women's narratives, in most cases they had not tried to find accommodation or set up a home of their own there. This meant that their experience of those places was largely related to childhood rather than adult homes (see Chapter 9). However two women raised particular issues related to other places which I will describe here.

- Lottie, who had been born in Germany, fled the country when the Polish army advanced towards her town at the end of the war. A homeless refugee in West Germany, she had married a British soldier and moved to England while still in her teens. Her childhood home, a farmhouse built by her father, had become occupied by another family in what was now part of Poland. Many years later her grown-up daughter had taken her back for the first time, on a pilgrimage to find the house - by now quite altered from how she had remembered it. By the time of our interview Lottie had become a regular visitor to her family in Germany, staying for months at a time. Having spent her entire adulthood in England and raised her family in Hemel Hempstead, Lottie was very attached to her home in Milton Keynes and had no intention of moving. On the other hand



she still felt herself to be 'Prussian' and had an affinity with Germany - which she said showed in her own domestic tidiness and cooking.

- Angela, who had moved with her husband only a few years previously from her life-long home in Manchester so that they could be near their married daughter, an only child, who lived and worked in Milton Keynes. This had meant leaving behind her sisters, to whom she was very close, and friends and neighbours of many years standing. It had also meant leaving a house which she and her husband had cherished and tried to prepare for their retirement. These considerations had been weighed against the advantages of relocation: primarily proximity to the daughter and her child, but also a 'nice area' of newly-built houses and pleasant walks, a new home in excellent condition and, according to Angela, better and more accessible local health care services. Angela's process of adjusting to the new area, getting to know neighbours, etc., had been interrupted by illness and she had recently been diagnosed as having terminal cancer<sup>3</sup>. By the time of the interview she was spending most of her time in her home, dealing with the illness, being visited by her daughter and health professionals, or on the phone to her sisters. She felt ambivalent about the decision to move - still emotionally attached to her life in Manchester, she was very glad to be able to see her daughter and grandchild every day.

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<sup>3</sup> Angela died a few months later. Her husband agreed to allow inclusion in the thesis as she had wished.

All of the respondents in this study had family living in other places, and attachments to places other than where they were now living - previous homes, places to which they had been evacuated, places they would choose to live if they could, etc. Their present homes represented a general balance between the 'push' and 'pull' influences of the significant locations in their lives. However it was noticeable in these two stories that in Lottie's case there had been a 'push' from Germany without initially much of a 'pull' to somewhere else, while for Angela there had been a strong 'pull' to Milton Keynes with, for her, no 'push' from Manchester. Lottie had had a long time to adjust to her situation and had found a way of dealing with her wish really to live in two places at the same time. Angela, with the short time left to her, was investing her emotional energy in her family and her own body rather than her sense of place.

### **Living in Milton Keynes as an older women in the 1990s**

Regardless of when they had arrived in Milton Keynes, almost all of the respondents said that it was now their home and that they had no intention to move away. This applied even to women who were not native and whose children had moved on to another location. Some of the respondents said that they would be unwilling to move anyway because of the effort, disruption, and costs associated with moving. But others, who had considered a move for example to sheltered housing or at a later stage into residential care, said that they would like to stay within Milton Keynes. As well as having built up social networks of various kinds (some of them based around the clubs where I had been introduced to them), the respondents generally felt that their

accommodation was good and that the physical environment of Milton Keynes was beneficial and 'clean and green'. A few commented favourably on the local medical services. Local relationships, whether with friends, neighbours, or kin, appeared to be important in sustaining the respondents' feelings of belonging to the locality. Most of them mentioned at least one person who lived within walking distance with whom they had some kind of a friendly relationship. In Chapter 8 I shall look at how some of these relationships were used to sustain the respondent's confidence in the viability of their living situations.

One of the most cited drawbacks of living in Milton Keynes was the inadequacy of the public transport system, with infrequent and unreliable busses. Many respondents also felt that there was not enough wayside seating along routes so that they often had to sit on a wall or lean on a stick before carrying on with their journey. While some of the respondents regularly used the redway system (the pathways for pedestrians and cyclists), others would not use it unaccompanied because they were afraid of being vulnerable to attack, especially in the parts which were not overlooked by houses. Some of the local areas where the respondents were living were rougher than others, and some of them had a local reputation for vandalism and 'problem' residents. While respondents living in these areas acknowledged the reputation, they generally pointed out that there were also good points about their neighbourhood – especially good neighbours – and commented that there were problems everywhere.

Respondents who had lived in Milton Keynes from around the 1970s in particular, were able to reminisce about the development of the city and the changes that they had seen.

This appeared to give those people who had lived through what they regarded at the ‘pioneering’ phase of the city, when roads and buildings were everywhere under construction, and resources and amenities were temporary, a particular feeling for the place.

In summary, this chapter has introduced some time- and place- related data about the respondents, and it has shown how differences and commonalties in their experience are revealed by their housing histories. The following chapters will go into rather more detail about issues which arose in the housing narratives, taking a conceptual approach rather than this chapter’s chronological and geographical approach.

## CHAPTER 7: THE OWNERSHIP OF HOME

Having set the analysis of the housing histories within their specific contexts of time and place in the preceding chapter, I turn now to consider some issues within the histories which relate to housing and home. In terms of this particular study, these issues arose from my own analysis of the respondents' narratives, in the light of the literature. As we have seen from the literature review, one of the most obvious social and economic changes in housing in the twentieth century was the expansion of owner occupation and the normalisation of home ownership as the preferred tenure of most people. This chapter begins with **Tenure**, looking at 'ownership' in this commonly understood sense, and at the extent to which tenure mattered and was used by the respondents during their housing histories. But from the housing narratives, it emerged that the issues about control of and responsibility for home were a broader matter than legal ownership alone.

To extend the exploration of what Saunders termed 'ontological security', and taking on board the particular position of these respondents within the 'normalising discourse' on home ownership, the notion of ownership appeared to require further unpacking.

'Ownership' related to how daily living within the home was organised; sometimes to the division of space within the home; decision-making on moving and staying put; and to the emotional bond between people and their homes. The second part of the chapter, **Controlling Domestic Space**, therefore looks at this other, perhaps deeper understanding of 'ownership' – personal confidence in and control over the home environment.

## Tenure

Chapter 5 referred to the debate about the meaning and function of home ownership, as by the end of the twentieth century private renting waned and owner occupation became the dominant form of tenure in Britain. This change in the economic and symbolic role of home ownership took place at a national level within the lifetimes of the respondents in this study, but as can be seen from the cohort analysis, in many cases it also took place within their own housing histories. The respondents had stated, to the best of their knowledge, the tenure in which their family had been living at the time of their own birth. These were:

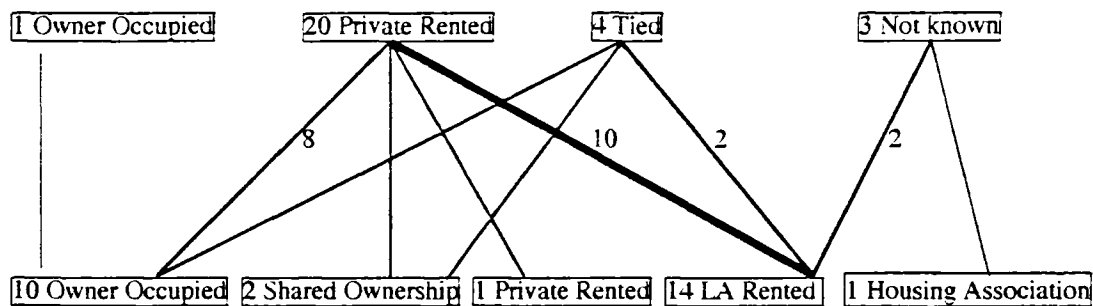
- 20 in private rented
- 4 in tied accommodation
- 3 don't know
- 1 in owner occupied

At time of interview, the current tenures of the respondents were as follows:

- 14 rented from local authorities (MKBC/MKDC)
- 10 were owner-occupiers (owning outright)
- 2 were in shared ownership (with a local Housing Association)
- 1 rented from a Housing Association
- 1 rented from a private rental housing company

Figure 7.1 (page 222) shows, in these numerical terms, how the tenures of the respondents birth families related to their own tenures at the time of interview, although

unlike their individual housing histories this does not take account of the tenures which they occupied at points in between. Both the tenures of origin and the latest tenures reflect national and local influences affecting tenure availability and which have already been described in this thesis. In particular the trend towards owner occupation was mediated in this particular study group by their economic status and by the relative availability of social rented housing, especially after retirement and within Milton Keynes.



**Figure 7.1: Tenure status of 28 research respondents at birth (top line), and at date of interview (bottom line).**

As I have indicated in the last chapter, the respondents' movements through tenures (particularly at the early stages of their adult lives) were strongly related to the opportunities then available, and these opportunities included options which had not been available to previous generations. For this particular generation perhaps more than others, their parents' tenure before them and the subsequent tenures of their children have been distanced from their own experience by changes both in housing markets and social trends. This study had not focused on the situations of their children, so it is not

possible to give a satisfactory analysis of how the respondents' tenure had influenced their children's tenure. However, from references within the narratives it appeared that regardless of their own tenure history most of the respondents had children who owned or were buying houses.

Given the significance which has been attributed to tenure in the literature, particularly in terms of long-term housing outcome and of the nature of attachment to home (see Chapter 2), tenure was one of the issues specifically raised in the interviews.

Respondents were asked the tenure of each home (if they could remember it). They were also asked about the meaning of renting or buying, and their experience of moving between tenures. There were a very small number of housing association tenancies, but these did not produce significantly different data from local authority. Tied tenancies were in many respects like private tenancies. This analysis of their accounts therefore looks at the three main types of tenure; private renting, council tenancies, and owner occupation.

### **Renting Privately**

Renting from a private landlord has certain advantages over other tenures for some people. Access generally depends upon the market and informal social interactions rather than on the regulations of a 'gatekeeper' (although I acknowledge here implicit and explicit forms of discrimination within private housing markets), and renting can be flexible for people who need to be mobile. At the stage when these respondents were setting up their first homes independently from their parents, most of them were able to



find affordable privately rented accommodation more or less where they wanted to live. This accommodation was usually found by word of mouth through relatives or friends. However the advantages of private renting - ease of access and flexibility - become less relevant for people who want to establish a long-term stable home, when features such as security, control and privacy are more important. Although most of the respondents moved on to other forms of tenure at an early or mid-life stage, and all of them had changed tenure by the time of the study, some of the respondents (mainly in London) had found satisfactory long-term housing within the private sector nevertheless. In the case of these particular women, long-term private lettings were generally 'flats' within domestic scale houses rather than high rise apartments, and their tenancies lasted for over thirty years (e.g. Billie, Olive, Vera, Jane) before they moved into council housing.

Most of the long-term renters saw improvements to the accommodation over a period of time; in particular the installation of central heating and bathrooms. For example Billie talked about a home she had previously lived in for 43 years:

*B: It was nice. It was the flat on the bottom, so it was a lovely flat really. The neighbours were nice... two bedrooms and a sitting room, and a living room, and what they called sculleries in those days. It had a boiler in when we went that you lit a fire underneath. We had that taken all out. But that was the type of house. It was all on the flat, it was lovely.*

*C: Did you have a bathroom?*

*B: We used to do with the long tin bath at first. And then we got a little bit money behind, we bought a sit-you-in bath, like the baths you have now, but the well, and a proper seat, and it was high, we had to go up a little step to get in, but that was lovely when we got that. That was after my daughter was married.*

*C: Did you have electricity in the house?*

*B: Yes, there was electricity. There had been gas but those pipes were more or less just on the walls, which we had all pulled down at the finish. It was very nice.*

*C: Did you have a garden?*

*B: No, a backyard, and my bedroom window was right on the road.*

(Billie, 1940s-50s).

In several cases such improvements were paid for by the tenant. For example Vera, having moved away from her rented home of many years, was asked to go to see the landlord:

*'We are putting the house up for sale' he said. 'we should get a bit more for it, because your husband has kept it in really good repair, in fact he's kept it beautiful, and he's altered things'. I mean we had all the windows took out and*

*wide ones put in. We had central heating put in. We done that all out of our own money. Anyway out of the blue.... 'There's a thousand pounds there', he said, 'for what your husband done to these premises, and I want you to have a nice little holiday on that, on us'. Wasn't that nice? (Vera)*

These improvements were seen as an investment in the family's comfort and well-being rather than as an investment in the bricks and mortar of the property. There were few cases of the long-term private renters considering buying these properties themselves. One family wanted to buy their flat, but it was sold to another landlord. The new landlord began to harass this family into moving, at which point they applied for help from the local authority. Another family did buy as sitting tenants when their resident landlady died. Some of the respondents had spent many years on local authority waiting lists but did not actively press for re-housing - particularly if they believed that they had low priority. Others (for example some of those living in London and pre-Milton Keynes Buckinghamshire) did not even apply for council housing for similar reasons. Eventual decisions to apply for council accommodation tended to be precipitated by a combination of concerns about ageing and, as I have discussed, a growing dissatisfaction with a hitherto acceptable environment.

### **Council Housing**

During the 50s and early 60s, council tenancies were often regarded as superior to private tenancies because council tenants generally had access to higher standards of accommodation and security of tenure. Respondents who had moved into council

housing around the time of the Second World War were particularly aware of this. At the same time the development of council housing estates was linked to the consensual political climate of the welfare state, the National Health Service and social progressiveness. The new council tenants were able to feel validated as citizens taking part in this progress. These attitudes began to change for a number of reasons, including media representations of feckless tenants in subsidised public sector housing compared with the prudence of people who were trying to be self-sufficient and buying their own homes. After the primacy of owner-occupation became built into social policy in the late 1960s, renting from a local authority came to be devalued socially and tenants could be regarded as a marginalised group within a consumer society (see Chapters 2 and 4).

The properties managed and controlled by local authorities are generally confined within their own geographical boundaries and tend by and large to be grouped within specific areas. Local authorities therefore have a virtual monopoly on accommodation in some areas and none in others. Unlike private landlords, social housing providers have a duty to house people within specific groups defined as 'vulnerable', but they are able to define the parameters and priorities of their own waiting lists to some extent. Jan (married, two children) had lived in temporary accommodation in Devon during the war, and very much wanted to stay there. However, as an evacuee she did not meet local residence requirements for council housing and was offered instead a 'hard to let' council flat in London, where her husband had family. Other women (Jane, Judy, Vera and Celia among them) gave examples of how they were unable to get offers of council accommodation as younger people, but did get council tenancies in later life when as

'elderly' applicants their household priority rating changed. Social housing providers are usually faced with shortages of available housing relative to the number of applicants and tenants requiring transfers. Decisions have to be made between the competing needs of qualifying applicants with similar priorities. As I have suggested in Chapter 1, the details of housing narratives and the ways in which applicants presented their cases could be very important. The case study of Janice (see Figure 7.2: page 235) gives an example of this.

Janice, widowed and believing herself to be terminally ill, gave the ownership of her home to her son in exchange for a care bargain. But she recovered her health and spent the rest of her assets on travel for some years. When her money ran out and they had to share the home, both sides came to regret the arrangement. Janice wanted to get a place of her own again, but she and her son realised that in order for her to be offered a council tenancy they would have to emphasise some aspects of her story and minimise others and they avoided going into detail about the dispersal of Janice's assets since her widowhood. Even though her son and daughter-in-law would continue to give her practical support in a new home, they thought it best to say that their relationship had broken down completely rather than try to explain their discomfort with the sharing arrangements.

Shortages of stock and high demands for particular kinds of housing often meant that local authority landlords were concerned about under-occupation and therefore limited the size of units which they were normally prepared to let to single people and couples.

It might also be necessary for tenants to make a very strong case for moving home to be offered alternative accommodation. However, as I have shown these circumstances did not apply in the same way in Milton Keynes during the expansion phase of development and some of the respondents were able to take advantage of a relative ease of transfer between properties. Tenants of the local authorities (MKBC and MKDC) were able to move home to get 'better' accommodation, a nicer environment, or to move nearer relatives, and they were more likely to get larger accommodation if they wanted it (for example, Judy - couple in a three-bedroomed house; Jane – single woman in a two-bedroomed bungalow).

In addition to offering a secure tenancy, (generally) good housing conditions, and in the case of Milton Keynes a certain amount of flexibility, council housing also gave some of the respondents the opportunity to become home owners through 'right to buy' legislation and the availability of council mortgages. However for people on low incomes buying even low cost housing can be too great a burden. Florence 'inherited' a council tenancy when her first husband died in 1969 and she decided to invest capital from his insurance policy into buying the house. She did this as a financial expedient rather than because she particularly loved the house but she quickly realised that she could not afford the maintenance and rates on her income. She resold the house to release the capital and lived in rented accommodation.

On the other hand some of the respondents who bought council houses at discount and using MIRAS (mortgage interest relief at source) gained wealth in real terms from their

ownership. More particularly, house price inflation multiplied the value of their houses - although this depended to a great extent on the location of the house. Those with good-sized detached and semi-detached houses in Outer London suburbs and the Home Counties gained the most by the end of the 1980s.

### **Owner Occupation**

In recent years, housing equity and pension/insurance policies have become established as key sources of capital for most working people. The economic benefits of ownership have become established to the extent that most people who can afford a mortgage at least consider buying a property rather than renting long-term. Although many of the respondents gave low income as the reason why they never bought a house, it is clear from the narratives that other factors were also important. General satisfaction with their rented housing and uneasiness about the implications of home ownership were at least as important as income in making this decision.

Of the respondents who did move into ownership, a few bought their council houses, some inherited a property (from parents, parents-in-law, or siblings), and some bought with mortgages (joint or the husband's sole mortgage). By the time of the interview almost all of these mortgaged homes had become owned outright, by expiry of the mortgage and/or transfer of ownership on the death of the husband. None of the respondents had her own mortgage. For some time after the Second World War they would, as single women, have been ineligible for a mortgage even if they could have afforded one. Later, as married women and as second-earners if they were earning at all,

a mortgage was only possible jointly (London Housing Unit, 1993; Peach and Byron, 1993). The point of entry into owner occupation varied widely among this group of women. Two inherited as adults the owner occupied houses which they had lived in as children. Seven became owner occupiers as young adults, five as middle-aged adults and one at retirement (plus one shared ownership). This reflects both individual access in terms of finance and availability but also changes over time in attitudes to buying as opposed to renting.

Some 'contented renters' had to decide whether or not to buy a house when it became a practical possibility for them to do so. Their decisions were influenced by their own or their partner's attitude, and sometimes the wider family attitude to home ownership, savings, and the distribution of wealth within the household. Some renters said that they might have been able to afford to buy a house at some stage but believed that it would have meant that they would have a poorer standard of living in order to pay a mortgage and maintenance costs:

*(If you buy) you have the responsibilities yourself, don't you. My parents' business failure had a big effect at the time because you saw the troubles within the family. (Billie)*

Another respondent, Jan, while living in an unmodernised council house in London with her husband and three children, inherited two small unmodernised houses from her step mother in 1961. She wanted to sell these houses and buy a larger one for her family to



live in. She went as far as viewing a few houses to buy, but was dissuaded by her husband who felt that buying a house was not a safe investment for people who were not very rich. In his view the prudent course of action was to remain in rented property and save the money in the bank. By the time he retired in 1985, the general attitude to ownership had changed and it had become obvious that there were real financial benefits to home ownership - all their children owned their own homes. Viewing retirement as an opportunity to make a new start, they wanted to move to Milton Keynes to be near their sons. However by this time council houses were becoming less readily available there and the cost of new houses for sale had moved beyond their means from savings and pensions. They had also missed the tide of house price inflation in the south east because they had sold the inherited properties and not bought another one. They bought into new shared ownership housing and spent most of their remaining capital on adaptations and comforts.

Unlike respondents living in the pre-Milton Keynes neighbourhoods, the London-based residents who wanted to buy houses in the private market, as opposed to buying their council house, often found that owner occupation involved both moving house *and* moving into a different neighbourhood. Sometimes this was one of the main points of buying: for example Emily's move to Hertfordshire was motivated as much by the 'good life' of the out-of-town home owner as by the house itself. This move produced a great deal of tension between Emily and her mother who felt 'abandoned' in the old neighbourhood. Emily explained that the choice of location had been influenced by

friends - other young couples with children - who had already made to move toward the lifestyle they had been hoping for, and as she described, sacrificed for:

*We never drank. I did smoke, but not a lot. We never went out much....we didn't waste it. Which I think most of the people of our age did, they tried, well to put it bluntly, to better yourself. (Emily)*

Families did have an influence on these decision, providing both opinions about the advisability of buying, and in many cases financial help - often the initial deposit on the first house. Angela and her husband had been living quite happily for nearly ten years in a privately rented house in Manchester when they were persuaded in 1958 to buy a house with help from his mother, '*a bit of a snob*', who objected to her son renting. This mother-in-law offered to loan the deposit for a house, so although they had been adequately and happily housed, they moved to become owner occupiers.

### **Tenure histories**

Most of the respondents had moved home several times and in the process had changed tenures. Some of them had moved back into private renting from owner occupation or from a council tenancy. Tenure histories can be extracted from the whole housing histories of the respondents, and one is given here as an example. The tenancy history of 'Janice' is described in Figure 7.2, with a commentary on sections of transcription from her housing narrative. Janice's history illustrates a number of issues, including flexibility and movements between tenures; owner-occupation and inheritance; and

ownership in both senses. It illustrates clearly some of the themes of Chapter 4; the shared and poorly-appointed accommodation which many families rented from private landlords at the beginning of the period, the transition from renting to owning which many council tenants made as a result of right-to-buy legislation, and the subsequent economic gains enjoyed by some new owners; and the switch back to renting which many older people have made in order to access housing-with-care.

**Figure 7.2 : A Tenure History : Janice.**

Transcript	Commentary
	1919. Janice starts life in very poor private rented rooms in London. Marries 'to get away' and lives in private rented rooms until they are given army married accommodation during the war.
J: "The first marriage, my husband was in the army most of the time, so I had to take over. I'd been so independent after my husband died...the home was mine anyway...that erm, I never give that up. If we bought anything, although he* paid for it, I had it in my name to make sure. It was my home to start with so if we replaced it I still had it. I handled most of the money anyway, so, we were alright, we got on alright.	Husband died 1946 when J was 27. [*Second husband] Janice here uses 'home' to mean the household furnishings, equipment, etc.
I can't grumble about either of my husbands, they were both very good. My second husband was never out of work once. If he left one job he walked straight into another job, he never ever went to a labour exchange. We didn't earn a lot but, we bettered ourselves as we went on. So as I say we were able to buy our own house when the council started selling them".	Continuous male employment: stable income and access to mortgage.  Purchased by mortgage in 1965
J: "We [had] had a flat in London, and we did a part exchange, because it was council, and we part exchanged it for the house in Boreham Wood. And then we bought it when they started to sell them. It was a three bedroomed house, two big rooms downstairs and a big kitchen: a dining room, sitting room and kitchen, and three big bedrooms. Great big back garden and front garden".	Family increased in size: two children from each marriage. Self-exchange because still low priority for transfer.  This type of property in a good area subsequently rose rapidly in value.
J: "We thought it was a good idea. Well, working it all out, what we had to pay mortgage was no more than we were paying rent."	Motivation for owner occupation: financial expedience
C: "Had you done much to your house before you bought it?"  J: "Oh yes, I used to decorate it all. We had three big bedrooms, a sitting room and a dining room and a kitchen. I used to keep it all decorated, he used to do the painting, I used to do the wallpapering. We worked hard and made it nice."	Investment /self expression in rented tenure...

<p>C: "Did it make any difference to you when you owned it?"</p> <p>J: "Well, we did a lot of things we weren't allowed to do while it was er. I mean we put central heating in it, and had it all double glazed. We did pull it to pieces and did quite a lot to it. We couldn't do nothing like that before. And we also got a garage put up at the side of it, which we couldn't have done before."</p>	<p>..and in owner occupation - also adding value, and making structural alterations for which permission would previously have been needed.</p>
	<p>Second husband died in 1981 when J was aged 62. She becomes sole outright owner.</p>
<p>J: "Then I fell ill* and to be honest I thought I wasn't going to get over it. So I started to think how I could do things for them before.... The eldest two, I'd already give to them what their father had left. I made sure they got it, so we didn't count them. When I thought about it, I thought well my husband would want the house to go between the two, our two children, and I thought I was going to stay ill and wasn't going to get over it. I asked either of them if they'd like to come and live with me, because I didn't think I could look after myself. My son said he'd come, but he wanted to make sure that if he moved in, he wouldn't have to move out again. So I said well the best thing I can do is see that the house is split so that you give your sister her half of what the house is worth, and you can stay in this one. It went through a solicitor. They all got it done. My daughter bought her own house with the money. My son is still living in the house."</p>	<p>[*serious pancreatitis]</p> <p>Issues here of generativity and the use of house equity. J saw this as belonging to her second husband's children because he had paid the mortgage, rather than to herself (and transmissible to all of her children).</p> <p>Informal care bargain arrangement</p>
<p>J: "And in those few years it wasn't so bad letting my son live there because I wasn't home all that much. We had two caravans before my husband died, down at Clacton, where we used to go from March and stay till September. So, even when he died, I went down there.</p>	<p>Recovering her health, J engages in a 'third age' active retirement which conveniently avoids conflicting space needs at home.</p>

<p><i>So I wasn't home much, summer. Then I went abroad in the wintertime, so I didn't have to put up with my son and daughter in the house very much, until things got that I had to stop, because funds wouldn't go to it. and, once I was there all the time, it didn't work out. You see she'd got so used to the place, and having it her way, that we didn't hit it off at all".</i></p>	
<p><i>C: "Did it still have all your own furniture and stuff in the house?"</i></p> <p><i>J: "No, they got rid of that, because that was the idea: if they'd come they would have to fetch all theirs. So I just had one room, of things that I wanted to keep."</i></p>	<p>J is now a licensee in what had been her own home.</p>
<p><i>J: "And it got bad then, because after a while, my daughter in law was very house proud, and when you've been living in a house for a good number of years, you expect the kitchen and things to be yours. But nothing was mine. She wanted to run it her way, and I wasn't allowed to wash up, I wasn't allowed to do this, I wasn't... And when it's been, all your life you've done things for everybody else, it comes hard and I couldn't take it."</i></p>	<p>In addition to legal ownership, emotional ownership and effective control of the house has passed to the next generation.</p>
<p><i>J: "First of all I tried to get a place down at Clacton, I would have liked to have stayed down there. But with the caravans, you could only stay in them six months at a time. And when I went to their council, although I'd been there twenty years, it didn't count, so I couldn't get on their council, which I would have liked to have done. I'd like to have gone and lived at Clacton. That's a bit hard isn't it, because if you've got what you can manage with, the council won't help you."</i></p>	<p>J discovers that long association does not necessarily count as a residence qualification for the purposes of local authority waiting lists.</p>
<p><i>I mean I had to fight hard to get on to the council, because of the house. I had to get the solicitor to write a letter saying I had no claim on the house and I hadn't received any money at all. We had talked about it, my son and I. We couldn't live together. So when I explained to the council, I was stuck in one room, with everything stuck in it, and I wasn't allowed to do this and do that, and I wasn't very happy, they got me out.</i></p>	<p>This shows that even within 'objective' points-based allocation systems, narrative plays an important role. As well as supplying proof about the fact of the house transfer, J and her son collaborate in emphasising the difficulty of the situation in order to secure an offer of alternative accommodation.</p>

<p><i>It was uncomfortable. I wasn't happy there. Because, if they had visitors I had to go up in my own room. And I wasn't allowed to have anybody round because it was mostly their furniture now, and you couldn't sit where you wanted to and one thing and another. And when you can't do any cooking and you've got to depend on them. No, it came hard."</i></p>	<p>Limitations on own use of shared spaces reminiscent of those in residential care?</p>
<p><i>J: "I had a little bungalow like this, only it didn't have a bedroom, it had a bedsitter, which was smaller than this. I didn't like that very much, in fact I bought folding doors and cut the big room in half. It wasn't bad I suppose, I was on my own, that's what I like to be. I was used to being my own boss. This is a better layout."</i></p>	<p>1986. J is offered local sheltered housing. Rehoused as technically homeless, J is allowed a limited number of offers and therefore little choice of accommodation.</p>
	<p>J's daughter encourages her to move to MK and Boreham Wood council nominates her. She is offered a bungalow in a new sheltered scheme being built by MKDC, which is subsequently handed over to private management when the Development Corporation is dissolved.</p>
<p><i>J: "What we're paying in rent for this, we could have bought. When I bought that big house, I think we only paid about 6/- a week, which was only like a rent. No, I think they charge an awful lot of rent for these places for what they are."</i></p>	<p>J compares value of renting to that of owner occupation.</p>
<p>[Asked if she would do things differently now..]</p> <p><i>J: "Yes. I certainly wouldn't have give the house up to them. I think I might have sold it and bought myself a smaller place, because it was too big for me. A place on the flat, like this, and managed. Because I think I did do the wrong thing by giving it up to them, but then I did think I wasn't going to live. And I thought if I did it that way before I died, they wouldn't have any surcharges and I was thinking of them."</i></p>	<p>From talking to other older people J is now more aware of other options: downsizing, equity release, sheltered housing for sale.</p> <p>The house as a financial asset, or as a home?</p>

## **Tenure and the Experience of Home**

In the next chapter I will discuss findings about such aspects of experience as meaning, identity, and attachment to home, but here I will specifically summarise the experience of tenure within this study. I had approached the question of whether tenure mattered to the respondents with two central questions in mind:

- What impact did tenure have on these women's housing histories?
- Did they regard tenure as an important personal issue?

In talking about tenure with the respondents, language could sometimes be a barrier to clear understanding; for example 'house' could mean 'unit of accommodation' or 'separate building'; 'home' could mean 'the place where I live' or 'all my belongings'; 'own home' could mean 'owned home' or 'my individual home'. However it was possible in most cases to understand what was being said from the context of the housing history to establish what importance, if any, the respondents attached to tenure.

Respondents who had bought their council houses were able to contrast their attitudes to the same house under different tenures. Like Janice, they said that they had felt more inclined to make improvements after buying. They no longer needed permission for certain alterations or improvements. They knew that any financial investment in structural improvements they made might add to the value of the house as well as improving their own living arrangements.

Other respondents who had moved into owner occupation at a later stage in life also found emotional advantages in ownership. Essentially, because the home legally



belonged to them they had more control and were able to pass the house on (as an asset rather than a home) to the next generation – and this is similar to findings by Saunders (1990); Hamnett et al (1991); and Askham et al (2000). Laura, for example mentioned that it was nice that she could leave something to her family even though she had no children of her own.

Ownership therefore did appear to have an effect on the amount of financial and emotional input which respondents made to their homes, particularly for those who had previously been long-term renters, but it was by no means a determining factor in how people cared for and about their homes. Most of the owners had made alterations and improvements to their homes, but so too had many of the renters - especially those who were allowed to make changes and who expected to stay in the accommodation for a long time. Non-structural investments in the comfort of the home - redecoration, standards of fittings and furnishing, work on the gardens etc. - depended more upon the income and the inclinations of the householders than on whether the house was owned. In this sense self-expression or personalisation did not seem to be related to tenure.

As I have indicated, for respondents in this study the relative flexibility of tenures and the degree to which they could support mobility varied according to time and place so that no one tenure had always been preferable to them. Some of the respondents had changed tenures in order to be able to move into more suitable or better located accommodation; and some of the older present owners were willing to contemplate moving back into rented housing or residential accommodation in future if necessary.

The house price inflation from which many of the owners benefited was largely unforeseen. When they decided to buy a house, people had expected to acquire a transferable asset and to get the 'benefit' from their mortgage payments as opposed to 'lost' rent payments. The accumulation of capital through ownership, largely unforeseen, does not appear to have been a major motivation in decisions to buy for the group of women in this particular study. The specific value of the houses owned by the respondents was not discussed, but judging by the properties themselves they appeared to vary within a range of values at the lower end of the current Milton Keynes market. The value of these houses did not appear to relate to the respondents' financial well-being (expressed, rather than defined, in the narratives). For example those respondents who were still married and living with their husbands were less likely to comment upon the difficulty of managing on their incomes than those living alone, regardless of their accommodation. Neither did ownership appear to be directly related to individual's satisfaction with their present housing.

Most of the respondents had made their adult homes in fairly standard family housing without any clear differentiation in the size or quality of housing between those who rented and those who bought. Ownership *does* seem to have been an issue among those people (mainly owners) who believed that home ownership was superior to renting because it gave more security of possession and an asset to hand on. Some of the renters also thought that people who owned their own homes were likely to be in some way

more attached to their homes because they owned them: *'well I suppose it must feel different if you do own it'* (Vera).

Owning was therefore generally thought to be preferable to renting even if there were few practical benefits. Not everybody held this view however, and although council tenants tended to be less satisfied with their neighbourhoods (largely because of where those neighbourhoods were) many council tenants continued to regard renting from the council as perfectly satisfactory for people on low incomes. Ownership can be burdensome. This study, as many others before it, includes owner occupiers living on very low incomes in ageing properties, and renters were well aware of the 'down side' of home ownership.

In conclusion, tenure had impacted to some extent on these housing histories. Specific tenures had allowed or denied access to housing at times and places where the women wanted to move. Tenures were linked to neighbourhoods and these had a bearing on decisions to relocate. House price inflation had benefited owners (especially some of those who had bought council houses in the South East of England) relative to renters. Owners of older properties were disadvantaged relative to renters in matters of maintenance. There were some references to landlords' reluctance or slowness to carry out maintenance and renters did do some of this work themselves, but owner occupiers were responsible for all the costs and arrangements involved. On the other hand, with one or two exceptions tenure was not the most significant issue about either their housing history or their current housing situation and respondents tended not to raise it

spontaneously. The exceptions were the women like Kathleen, Margaret, and Emily, who looked at their ownership of a home as, among other things, a legacy from a loved one, or as representing the joint effort of their marriage.

Having explored issues of tenure, I turn now to the control and uses of home space, as described in the respondents' housing histories. Access to housing is largely a function of markets and in general people with more economic resources can access more personal space. But because the cost of housing varies enormously within and between regions, and between different time periods, so do expectations about personal and shared space.

## **CONTROLLING DOMESTIC SPACE**

Home space is intimate and imbued with explicit and implicit personal meaning. By looking at domestic space we can therefore begin to unravel some of the links between macro- and micro- level experience in housing histories. This part of the chapter looks at changes in the availability of personal space for the research respondents within their various homes, and more specifically at access to space of their own within shared households. I have approached this by looking at the respondents' experiences at different stages of the life course, from childhood (defined roughly as birth to late teens, or when they left the parental home) to later life (the homes they occupied at the time of

interview). The analysis looks at ways in which domestic arrangements affected the respondents' sense of control and ownership of their homes.

### **Childhood Years**

*We just had the two rooms. That was the kitchen-cum-everything. We had to carry the water up, I know that we had white enamel bowls, we had to carry water up, we never had running water. I think we lived there until I was ten, and then we moved into two rooms with a scullery, we had running water in that one. You went in the street door, straight up the stairs and there was two rooms at the top. You had to go through the lady downstairs' room to get to the outside toilet.....Then I think we moved into three rooms, because I had my own room when I was about thirteen.'* (Emily)

For almost all of the respondents, their earliest years were marked by the sharing of domestic spaces – usually in rented rooms or apartments in purpose-built or converted flats rather than in individual houses. Sharing of entrances, hallways etc., was therefore common, along with yards and other spaces around buildings. In addition, other facilities such as lavatories and washrooms were sometimes shared between households. Along with these specific sharing arrangements respondents also made use of other collectivised forms of amenity provision including public transport, libraries, baths, and laundries.

Within the home, households were often larger than simply the parents + children, and might also include other kin and non-kin at various times. For example:

*I used to sleep with mother, because father was night work, so I slept with Mum.. And I had a bed in their room when dad was at home because (then) I had to sleep in my own little bed. Upstairs my aunt lived, because when my mother was young her mother died, and she bought the family up being the eldest daughter and my aunt was the only one that wasn't married, so she lived upstairs with granddad, they had rooms upstairs. Now there were three rooms upstairs, but they weren't very big. And my brother used to sleep with my grandfather. In those days it was very overcrowded and nobody sort of took any notice did they? And that was it, that was how we used to live. ( Laura)*

I have already discussed in Chapter 4 the demographic and social reasons why overcrowding was more common at the start of the twentieth century and living alone was more common by the end. Given the lack of wealth of most birth families it was not surprising that respondents' recollections of early childhood included references to sharing arrangements and to multi-functional uses of rooms. Most of the respondents had siblings, and those who had no brothers or sisters had generally shared a bedroom with a cousin or other relative for part of their childhood. The respondents who had sisters had usually shared bedrooms with them right up until one of them married and left home. As young children they sometimes shared beds as well as bedrooms: Vera recounted how in their family this had resulted in also sharing infestations and illnesses.

The wide range of sharing arrangements within the housing histories involved both the extended family and paying lodgers (for example see Figure 7.3: Isobelle: A Space History). In some cases these arrangements meant a child being brought up by someone other than her own parents, usually following the loss of her mother through death or estrangement. For example Jane, abandoned as a baby by her parents, lived for a number of years at her grandparents' farm, sharing her bedroom with a cousin and the daytime accommodation with relatives and farm hands. Janice, similarly abandoned, was less comfortably situated and slept in the kitchen of her grandparents' London tenement rooms until she married at the age of eighteen. Her description also highlights the tendency at this time for people to live close to other kin:

*We only had two rooms and a little kitchenette, so I slept in the kitchen. And my grandmother slept in the sitting room, well we used that as a dining room and everything. I mean it was only a tenement house really, the old fashioned ones. Toilet outside in the garden. [There were] two other families although they were mostly family. I mean, my mother's brothers had one place there, and then there was another family at the bottom. (Janice)*

Some of the women told how their lives as children had changed after their mothers had died. In addition to the emotional impact of losing their mothers, they had had to cope with the changed living arrangements which resulted - none of them had been brought up by their father alone. Moira's mother died when she was seven and for a number of

years she was '*passed around like a parcel*' between the homes of various relatives.

Sally's mother died when she was almost fourteen, an age at which she was ready to leave school but not yet old enough to be considered fully independent. She slept on a temporary bed in her aunt's kitchen for a year until she was found accommodation and employment as a domestic servant.

The respondents generally continued to share space in one way or another throughout their teens and into early adulthood. In most cases this was a continuation of their family living arrangements, but many of those still living at home during World War Two had temporarily moved in with other households or had extended family move in with them at this period. For example the teenage Laura shared accommodation in a relative's home with up to 16 other family members following bombing. Other arrangements included a few women who, like Sally, had spent some time in residential domestic service; Jane who went into a nurses' home at sixteen; and some among the younger cohorts who went into the armed services during the war and lived in barracks accommodation. Reactions to these situations varied depending on the exact circumstances in which the young women found themselves; but in general those who had moved away from difficult family circumstances into sharing with non-family (e.g. Moira, who entered the army to get away from home) enjoyed and valued the camaraderie of sharing with their peers. But even for them, finally getting 'a place of your own' was seen as a rite of passage to be looked forward to.



Sharing (of food, clothes, space) being the norm during their youth, several of the respondents spoke of it as both unavoidable and character building compared to what they saw as individualistic modern values. Nevertheless they were just as concerned as others to maintain their independence in later life. Those who had been 'taken in' somewhat reluctantly by relatives or step-parents where they felt in some degree 'outsiders' particularly valued their later independence relative to these early experiences – although this did not mean that they were immune to loneliness (see Chapter 8)

### **Early Adulthood**

All but two of the respondents had married in their teens or twenties, although some were separated by the war, as married women were generally thought to need more privacy than when they were single. I have already described how in many cases the practise of remaining with parents/in-laws was related to housing shortages and social expectations during and around the time of the Second World War. These arrangements required careful management, involving both the allocation of specific rooms for privacy and agreements about when and how other rooms (such as kitchens and bathrooms) could be used. Some of the respondents explained that at this time they had 'chipped in' to a general household kitty and shared both expenses and chores such as shopping and cooking. In other families, there had been more of an attempt to establish the separate identity of the young couple's household by arrangements which allowed them to do laundry, cook, eat, budget etc. somewhat separately from the parent household. (In this respect there was a distinction to be made between the position of the women sharing a

dwelling with their own or husband's parents in these early years of marriage, and the situation of the women who, as more mature adults, shared their home with aged relatives. In the former case the separation of household activities was common, while in the latter household activities tended to be done collectively in a context of mutual support or child-to-parent care).

In some cases parents had made one floor or a part of the house available to the newly married couple and these arrangements sometimes continued for some years after the war. A few respondents and their parents had purposefully moved together as separate households into the same building for their mutual convenience. These arrangements tended to be longer term than the other household-shares, but they too involved mechanisms to enable both households an acceptable degree of independence and privacy. For example Emily described the compromises and routines which enabled her family to share a house for many years:

*We lived there (upper floor), and then when the baby got to about two and he started walking and making a noise, we had to move downstairs, and my Mum and Dad moved upstairs. Because they said with the baby keep running round overhead it was a bit...., plus, there was a garden downstairs, well, a yard. So we moved downstairs, yeah we got promoted, we had three rooms downstairs. The middle room that used to be my bedroom was my son's and then my Mum and Dad finished up in two rooms and a scullery. We never had no contact; we paid her rent money, I had a rent book. The only time I ever sat with my Mum was*

*Sunday lunch time. My Dad and my husband used to go out for a drink. And they used to go down the corner shop and get us a bag of crisps and a bottle of stout, and my mother and I used to sit while she was cooking her dinner and I was cooking mine, and then we used to meet. But through the week we had no contact. We stayed in that house until my son was ten, and then we bought a house, my husband and I, in Hertfordshire, and we moved away from Tottenham.. (Emily)*

But most of the respondents although marrying fairly young had moved away from their parents' within a year or two of marriage (or the end of the war in the case of war-time marriages). The dominant theme which came out of their recollections of this stage was one of satisfaction at establishing a first 'own home' in spite of the poor physical standards and inconveniences of many of these first homes. Independence could be reflected in the small details of control and choice - for example:

*It was ever such an old house. You had to go down in the basement for your toilet ... there was blooming rats and mice ... right outside, and get your coal and that, and you only had a little tiny sink on the landing. We had to have our gas cooker on the landing. But oh, I didn't realise, while we was eating our food all the stuff was flaking off from the roof, it was horrible. But we were glad to get a place of our own. It was lovely to go out and get a broom and a shovel, and get little things like that, what you hadn't had. (Olive)*

While many of the women maintained strong contacts with their birth families and especially their mothers, sometimes visiting daily, the physical separation allowed a level of both practical and emotional independence from the birth family which underpinned their status as married women. Living (usually) in small flats or rooms with their husbands, space was limited and their expectation was to share all the space in the home with their spouse. In comparison with the personal space which had been available to them in their birth homes, however, these first marital homes still allowed room for expansion and self-expression.

### **Child Rearing Years**

By mid-adulthood (their twenties and thirties) most of the respondents had become mothers or primary carers of children (including nephews and nieces, and step-children). Several of the respondents identified this phase, and the homes in which they raised their children, as the happiest in their lives. A few of the respondents living in London stayed put in their privately rented flats after the arrival of children if there was enough bedroom space, and some of these had access to a garden. However most of the respondents by this stage lived in houses, of whatever tenure, which were designed for 'the family'. Some households continued to increase in size as more children came along, but there seemed to be no direct causal relationship between increase in family size as such and moving house. Twelve families (with between one and four children) accommodated the growing family within the house they were already living in. Two families in local authority accommodation were given transfers to larger properties because of family size. One respondent in owner occupation bought a larger house in

order to be allowed to adopt a fourth child. Another three families with school aged children moved house within the private sector, but these respondents cited other environmental reasons, such as wanting a garden or a suburban environment for the children, rather than overcrowding, as the reason for moving.

Over the course of the twentieth century the allocation of personal space within 'ordinary family homes' came generally to favour the space needs of children, especially teenage children, over those of their parents and other family members (Matrix, 1984; Holland, 1996). Ideas about the space needs of children - different bedrooms for post-pubescent boys and girls, single bedrooms where possible, space for homework and social activities etc. - became generally adopted also by the respondents. These ideas were in marked contrast to the respondents' own childhood experience of being 'slotted in' to available space within the family or another household. Some respondents had been keen on a garden for their children's use, whereas their memories of gardens in their own childhood homes, where they had them, had emphasised produce (food and flowers) more than their utility as play-spaces. They described themselves as playing in the flat or house, or in the wider neighbourhood around the home. In this sample of people it appeared that decisions to move or stay put were strongly influenced by the children's needs as well as by the availability of housing and the requirements of (usually the husband's) work. (None of the respondents mentioned school catchment areas in this context).

Emily (quoted above) and her husband, having lived alongside her mother for years, decided to move out to the suburbs - at some distance both from his work and from her ageing mother. She justified this move on the grounds that she was able give her own child a better start in life with a spacious house and a room of his own, in semi-rural surroundings where he could play safely. The child's future prospects were given priority over the claims of Emily's mother who had not wanted her daughter to move away.

At the other end of this dilemma, another respondent had accepted her grandchild's comfort as an acceptable reason why her daughter could not provide her with accommodation for long:

*We stayed with (daughter) for a while ... not too long, because the two children, they'd grown. And they wanted a bedroom each, you see, so we had to hurry the council. My son-in-law had to hurry them really. All due respect to us, you know, but.... (Sally)*

Many of the respondents were not employed outside the home while their children were very small, but at some later point most of them decided to take on paid work. To begin with this was sometimes for a specific reason such as a school trip to France, nice clothes for the children, or paying off a loan. Nevertheless the women saw their main role as that of home-maker and their own employment very much as secondary to that of their husbands. Their own employment possibilities were constrained by being fixed to

the location of their husband's employer and by the time they had available outside the home. They therefore tended to take on local, part-time, work which fitted in with family commitments: some prepared school dinners; others were cleaners or 'lollipop ladies' or worked in shops. Only two of the respondents had employment which they described as careers (nursing, and residential social work). Some of the women had done home-based work, including childminding and fostering children, industrial sewing, and filling envelopes. In common with most of the women in Bulos's (1990) study, they had not had a dedicated place in the house to work or to store the equipment of their trade - for example one respondent in my study kept an industrial sewing machine in her living room for many years and had to put away the sewing when the family was at home.

The respondents also described various arrangements for allocating domestic chores within the home, although not surprisingly they tended to do most of the housework themselves. In some of the partnerships one person took on all the responsibility for handling the finances, or the garden, or the decorating: and some of the women commented upon how this had affected their ability to cope with these responsibilities after the death of their partner.

Few of the respondents in this study could specify a room which they had particularly thought of as their own at this time, although a few thought the kitchen had been 'theirs' more than anyone else's. Some women made the point that this lack of personal space in the home had also applied to their husbands who sometimes used a shed or allotment, or tended to go out or spend time working on the car in order to get some personal space.

Society in general had become more affluent during their lifetimes, but during their own child-rearing years families routinely shared rooms most of the time. In general the significance of the home space was in containing and nurturing the family as a group, and the children in particular. Personal space was secondary to this and relatively unimportant to the respondents. Sharing with their family was, in many ways, the whole point and purpose of 'home' at this stage, relating very directly to issues of generativity and the reproduction of social roles through the social construction of home. As more people live alone, for longer – especially in later life – there are issues here about how society and individuals understand the communality of home.

Issues of dominance and 'ownership' of the home arose in the case of second marriages where one partner moved in with the other. Women whose new husbands moved in with them, very clearly felt that the home had been their own, with their husband gradually 'growing into' it (e.g. Janice, Kathleen); whereas those who moved in to their new husband's home usually said they had not settled well, and the couple had moved elsewhere to a home which was 'theirs' rather than 'his' (e.g. Moira, Florence).

*That flat had been his and his wife's and I never felt quite right about it. When he retired we wanted to get a place that was ours. He was very happy here.*

(Moira)

Unfortunately, it was not possible to establish from the narratives whether the nature of the marriage relationship had an effect on the woman's 'ownership' of the home at the time of the partnership. Moira had been unhappy in her first marriage and had been forced to move around a lot, but she said that she felt that she 'created' her homes well,



and quickly established them as her own by the appropriation of space through redecoration and the incorporation of personal objects. On the other hand, Gina's unhappy marriage had left her feeling alienated from the home until she moved into her own place (see case history: Figure 8.1, page 311). Some of the women who stated that they had happy marriages said that their home had been 'ours' while others construed it more as 'mine rather than his'. These accounts were of course one-sided and retrospective: more research would be needed to explore the experiential parameters of 'ownership' of the home as a whole in marriage partnerships and the effects of married relationships on appropriations of domestic space.

### **Empty Nesters**

In spite of this child- and family- centred pattern, few of the respondents had continued to share their home with their own children after they grew up. Most of their children had left home as teenagers or young adults whether married or not, many going straight into owner occupation. In spite (or perhaps because) of the number of women who had shared at least for a time with their own parents before and after marriage, the consensus seemed to be that it was good for their children to leave at that stage. A few mentioned what a relief it had been to have the house back to themselves. Kathleen also described the tensions she had experienced while sharing her home with both her son and her second husband:

*They're not keen on your sons, they're not. You kid yourself.....But you can't ignore your son. You get torn between the two. I don't really recommend it*

*personally. Best to wait [to remarry] until your son is gone, even if you've got to wait a bit longer. I say to my daughter, you know, just stay friends because it doesn't work. Sometimes it might with a daughter, but I don't know. I hear a lot of people say that. My friend has got married recently and I said 'how's your husband getting on with your son?' and she said 'Well he hasn't been very nice to him', you know, but he was alright with the daughter you see. (Kathleen)*

Kathleen clearly thought there was a gender difference here and she explained this in terms of male rivalry for dominance within the home – but there is also some indication of the problem for partners coming into an established family home which was also evident in Janice's story (see Figure 7.2, page 235).

A minority of respondents on the other hand had found it very difficult to part with their adult children, and at least one had become clinically depressed after her daughter married and moved away from the area. Another described how her husband rather than herself had been affected in this way, becoming '*a different person*', with the result that they sold their home and moved to rented accommodation nearer the daughter.

As children left home, some of the respondents were ready to move on to another phase of life and take advantage of the relative freedom from responsibilities - and sometimes the pre-retirement double income of late middle age. Several of the women mentioned travels abroad which they had made with their husbands around this time. But most of the respondents had set aside the children's rooms so that they could continue to use

them during visits, and later the rooms were used for putting up grandchildren or other visitors. In some cases the grown-up children did not visit very often, or lived so close by that they did not need to make use of their old room, and in these cases the spare bedrooms tended to be used as store rooms although they were nominally still bedrooms and furnished as such. Most of the women in this study tended not to have 'moved into' these rooms in the sense of using them regularly themselves, but a very small number had taken them over as their own bedrooms. These tended to be women, still-married at the time, who offered explanations or justifications for moving into a separate bedroom from their husbands. Their reasons centred on the ill-health and/or disturbed sleep of one or other partner, which appeared to be the most acceptable reason for separate bedrooms for married people in this study group.

### **Later Life**

By the time of the interviews, twenty respondents were living alone in their homes, but eight respondents were sharing: five were still married, and three were sharing with a sibling. Of these eight sharers, two lived in one-bedroomed accommodation with their husbands, and six lived in three bedroomed accommodation in which the sibling sharers had their own rooms and the married sharers continued to use the same bedroom (or at least appeared to).

Of the women who lived alone, eight had one-bedroomed accommodation, three had two bedrooms, and eight lived in three bedroomed accommodation. The eight women living alone in one-bedroomed accommodation were in category one or sheltered

housing, and all but one of them had moved in as older women and as widows. Among the eleven who had larger accommodation, only one had moved in as an older widow; all the others had retained previous marital or family homes. Differences in the meaning of these homes will be explored more fully in the following chapter: here I concentrate on the use of space within them.

The women who had opted to move into one-bedroomed accommodation had generally made modifications to their use of space at the time of moving in, for example by buying new furniture and/or getting rid of belongings from their last house in order to fit their belongings into the smaller home. However, for many of them it was also the first time they had had so much space to themselves. Some of these women had occasional overnight visitors - usually grandchildren, but also other relatives and friends, and some of them complained about the absence of a spare bedroom at these times. Several women had sofa-beds or made up some kind of temporary bed arrangement in the lounge. One woman usually gave up her bed to the children and slept on the sofa herself. Another had a fold-up bed in a large alcove curtained off from the lounge.

This occasional use by other people was given as a reason for *not* moving by several of the women who had decided so far to stay put in their larger homes. Widowhood had prompted a few of these women to make changes within the house rather than moving, including replacing the marital bed and re-arranging furniture in the marital bedroom. Two of the women had taken to changing which room they slept in from time to time, without moving the furniture about - one woman had done this for a time after she was

widowed to make the house feel more 'lived in'. However most of the women had retained the marital bedroom and most had made no deliberate changes in response to widowhood.

The women living alone in larger accommodation used the additional space in their houses for a number of purposes, including retained bedrooms for children, spare bedspace for possible visitors, storage for their children's or other people's possessions, storage for their own archived documents, photos, etc., and one woman used a spare bedroom as a sewing room. Space was also used for the preservation of appearances: this included dining rooms where no-one any longer dined, bedrooms retained upstairs while the resident slept downstairs, and fully equipped kitchens where food was rarely cooked from scratch. As long as ownership of these spaces was maintained, the respondent could feel that she was still in her own home and in control of things; so that although the spaces appeared to be largely superfluous for practical purposes, their symbolic utility was still very real.

The respondents' present homes, as well as being of different sizes, varied in design and layout and these architectural factors might be expected to have some influence on the use of space. For the interviews, several of the women in 'family' sized housing chose the kitchen as an informal setting in which to talk. In these cases the kitchen was large enough for a table and chairs; there was often a radio or a TV, and the women said that they spent a fair proportion of the daytime in the kitchen either alone or with company. Other women who initially treated the interview more formally, and those living in one-

bedroomed accommodation with much smaller kitchens, preferred to be interviewed in the sitting room. Here we were usually surrounded by reminders of family - objects, furnishings, and photographs - carefully displayed in a representation of the family which was physically absent but emotionally very present.

### **Space Histories**

For each respondent, it is possible to describe a space history which traces the change in their own access to space within various homes across the life course. In order to illustrate this I reproduce here a space history taken from the narrative of Isobelle, who was aged 80 at the time of interview. Information about space usage within the respondents' narratives tended to be interwoven with other details, so that direct quotes were less pertinent for structuring this Space History than they had been in constructing the Tenure History described above (Figure 7.2: page 235). In Figure 7.3 (page 263), I have therefore reconstructed Isobelle's information about her access to domestic space ('spatial arrangements') alongside an explanation of the data and my commentary upon it. Isobelle's space history is unique to her and may in many respects be unusual, but it does illustrate a number of themes which recur in this sample of housing histories. These are:

- the sharing of space in extended/split families,
- proximity and interdependency,
- the use of lodgings both as a means of generating income and as a source of informal, accessible accommodation,

- the adaptability of domestic space (in this case bedroom to bathroom, lounge to temporary bedroom, bedroom to dining room), and
- the meaning of spaces and objects (e.g. the removal of the sofa after Isobelle's husband died).

**Figure 7.3: A Space History - Isobelle**

<b>Spatial Arrangements</b>	<b><i>Explanation and Comment</i></b>
1919: Isobelle born in her paternal grandparents' 3 bedroomed rented house in Wolverton. Bedroom one: grandparents Bedroom two: aunt Bedroom three: parents and baby Isobelle.	Born three months before parents' marriage: they had no accommodation arranged.
Early 1920s, Isobelle's again pregnant mother moved back to stay with her own parents in Shropshire. Isobelle stayed at grandparents: Bedroom one: grandparents Bedroom two: aunt and Isobelle Bedroom three: father	Family agreed there was no space for new baby and growing child. Mother able to go home for space and care. Father stayed on for work.
Isobelle's father moved into a rented room and commuted to family in Shropshire at weekends while Isobelle stayed with grandparents. Later, Isobelle's brother came to live with grandmother as mother in Shropshire had more children.	
Mid 1920s: Aunt married and moved out: Bedroom one: grandparents Bedroom two: brother Bedroom three: Isobelle.	Isobelle spends school holidays with aunt and uncle in Coventry. (Family now in three locations: Coventry, Wolverton, Shropshire) Isobelle has own room for a few years.
Early 1930s: Isobelle's mother got job + accommodation (upstairs rooms) as housekeeper to 'old gentleman' in Wolverton and after he died she rented whole house: Isobelle's brother then moved in with birth family while Isobelle stayed with grandparents.	Parents and three siblings now living locally.
Grandfather died 1933. Isobelle stayed to help grandmother. Bedroom one: grandmother and Isobelle. Bedrooms two and three: series of lodgers (men working at the Wolverton rail company)	Isobelle rarely at school after age 12: full-time help to ageing grandmother and lodgers. House has to be shared because grandmother needs the income. No personal space for Isobelle or grandmother.



<p>1937: Grandmother taken into local workhouse for care (later died there).</p> <p>No bedspace in birth family house: Isobelle (working in print works) slept in rented lodgings but shared living activities (meals etc) with birth family.</p>	<p>Isobelle (just 18) unable to keep tenancy.</p> <p>Split living arrangements (as her father had previously done)</p>
<p>1940: Isobelle married, but husband away in the services so continued to live as before.</p>	<p>At this stage marriage has little effect on space needs or access to housing.</p>
<p>By the end of 1940, Isobelle decided to move to Coventry for war work. Moved in with aunt who previously lived at grandmother's house with her.</p> <p>Bedroom one: aunt and uncle</p> <p>Bedroom two: aunt's children</p> <p>Bedroom three: Isobelle.</p>	<p>Isobelle doesn't see her husband for 4 years: continues to share with extended family.</p>
<p>1945: Isobelle rented two rooms and a kitchen in another house.</p>	<p>Aged 26, Isobelle moves to get some independent space for herself and her husband when he leaves the forces and to release more space for aunt's children.</p>
<p>1948: After leaving services, Isobelle's husband was offered work with Coventry Council + tied accommodation on site:</p> <p>Large 2 bedroomed flat above the recreational facility in a country park</p> <p>Bedroom one: Isobelle and husband</p> <p>Bedroom two: lodger (co-worker)</p>	<p>They move in order to get their 'own place' i.e. not rented rooms in a shared house. This is an old building with very large rooms set in parkland.</p>
<p>1951: child born. Lodger moved out.</p> <p>Bedroom one: Isobelle and husband</p> <p>Bedroom two: child</p>	
<p>Isobelle's husband suffered mental breakdown 'due to isolated living conditions'</p>	<p>Isobelle enjoys the spaciousness but her husband begins to find the quietness and lack of neighbours oppressive.</p>

<p>1956: Moved to New Bradwell (Husband gets work at Wolverton rail works) 3 bedroomed unmodernised terraced house (no bath or inside WC) Bedroom one: Isobelle and husband Bedroom two: child Bedroom three: spare Two reception rooms.  no garden</p>	<p>Advised by friends from print works of a house about to become available in New Bradwell for £400. 'Consortium' of friends got together to loan the deposit of £200: Isobelle worked part-time for several years to pay them back. Isobelle had exchanged a large comfortable flat in countryside for a smaller unmodernised house close to family and friends. (Rented allotment nearby)</p>
<p>1960s: Spare bedroom converted into bathroom</p>	<p>(Using an improvement grant)</p>
<p>1975: Husband become ill with respiratory disease: unable to manage stairs: his bed was moved downstairs. Bedroom one: Isobelle Bedroom two: adult child Back lounge: husband's bed + oxygen cylinders.</p>	<p>Still had outside WC Wheelchair for outside use  Still had front room free.</p>
<p>1977: (Child left home) Offered ground floor accommodation by the council on medical grounds: 2 bedroomed modernised bungalow. Bedroom one: Isobelle Bedroom two: husband Lounge: husband's daybed + daytime oxygen cylinder. Small garden at side of bungalow.</p>	<p>Central heating available, but Isobelle doesn't usually heat bedrooms.  Good for watching people go by.</p>
<p>1989: (Isobelle aged 70) Husband died. Bedroom one: Isobelle Bedroom two: converted to dining room with z-bed.</p>	<p>Dining room: used as bedroom by occasional visitors (eg grand-daughter) - heats the room then. Lounge: Isobelle replaced the sofa with two chairs : <i>'because every time I came in here I could see my husband lying on it'</i>.</p>

### **Sharing living space with the extended family**

Although most of the respondents now lived alone, many of them in addition to sharing as children and young people had, like Isobelle, also shared their homes for some time as adults, with someone beside their own husband and children - usually with blood relatives or in-laws. Many of the women took it for granted that their mothers in particular had almost a moral right to live with them if they needed to, even though as I have described above, very few of the women expected this commitment of their own children.

These arrangements to share had been agreed by the couples, sometimes older children, and sometimes also other concerned family members outside the household - particularly when contemplating offering a home to frail elderly relatives. Similar negotiations had also taken place where respondents had not subsequently 'taken in' the relative in question. Some women in this position spoke apologetically about it, citing practical considerations such as lack of space or their own working hours, and the older relative's own wishes, as reasons for not sharing their home. Some of the women who *had* taken in a parent or parent-in-law accepted such reasons from other family members; but others felt that they were really excuses made to avoid taking an equal share in caring for the older person. In a few cases such negotiations had resulted in bad feeling in the family.

In the one exception to consultation on extended family sharing, Vera had made a unilateral arrangement to share. Vera was sharing a home with her sister at the time of

interview, and she had lived for most of her life with members of her extended family. While her husband was away during the Second World War, Vera took a rented house and moved in with her small children, agreeing to also take in her mother and brother. Later her husband left the army and joined them. This arrangement continued for a further twenty-seven years, with Vera doing all of the housekeeping for everybody in the household. Only after her mother died and her brother finally moved into his own home, had Vera's husband claimed that he had always resented not being consulted. Vera said that she had assumed that looking after her mother and brother had been the right thing to do and that her husband would share this view, so she did not need to consult him first. Whether or not her husband had actually resented the situation, it remained an issue for her.

Finally, the respondents occasionally mentioned some other place where they had their own room '*any time I want it*', usually at a child's home, but sometimes with another relative (siblings, cousin) or in one case in her late lover's home (see Figure 8.1: a history of meaning). These open invitations represented a level of inclusion in somebody else's home where they were not complete 'insiders', and were important signals of attachment. However, there was a great deal of difference in the emotional and practical consequences of 'owning' a home space as opposed to being allowed space within somebody else's home.

### **Owning and ‘Owning’**

As it happened, both Isobelle (Figure 7.3) and Janice (Figure 7.2) had moved from owner-occupation back into renting in later life in order to get the accommodation they needed, although their circumstances were very different. Isobelle moved with her husband and they had the money from selling their house, whereas Janice eventually left alone, with no sale proceeds, and was much more unhappy at the time. Each of the women had made a decision to surrender their legal ownership of their home in exchange for other benefits. As we have seen, Janice came to regret surrendering ownership, and at the time Isobelle would also have preferred to continue in owner-occupation if she could have found a suitable flat at an affordable price in the area. However, having made the move, did they feel – even bearing in mind that they had sole occupancy - that their present rented homes were in some way less ‘theirs’ than their previously owner-occupied homes?

Isobelle said that when she first moved she had regrets about the loss of her old home, and the loss of ownership had been part of this. But by the time of the interview, she had been living in the rented flat for seventeen years – five of them alone, and tenure was no longer an issue for her. What was important, was that she had good support from neighbours, the flat was in a good location for her, and it supported her disability. Surrounded by her own things, and very much in control of her life, she was in no doubt that this was her home now and she would not choose to go back to the old house even if she could.

Janice on the other hand *would* have liked her old home back and she wished that she was still its owner. While her present home gave her most of the support she needed, and she had no intention to move again, Janice did not feel that the flat was her home in quite the same way as the house she owned had been. She had gone through ten turbulent years which included a relocation to new area and the final loss of most of her sight. Janice felt that surrendering her owner occupier status was at the bottom of her subsequent vulnerability to other people's decisions.

In both these cases the women had a primary need for accommodation which would support their independence given their disabilities, and both said that their present rented homes provided that. But while Isobelle no longer had any practical or emotional need to legally own the home which she emotionally owned, Janice could see good reasons why she would be better off in economic and emotional terms if she was still an owner-occupier.

But the functional and emotional importance of home was a much more complex matter than the issue of ownership alone. The next chapter goes into more detail about the changing meanings of home by looking at some of the main issues which arose in the housing narratives.

## CHAPTER 8: THE EXPERIENCE OF HOME

I have already discussed in preceding chapters some of ways in which factors of time, place, tenure, and space, have featured in the respondents' housing histories. In this chapter I explore further some of the meanings of home and how they changed across the life course. Reflecting the pattern of the literature review, I look first at the meaning of the **neighbourhood**, and at issues related to relocation. Next I look at aspects of meaning of the **home** itself, with a specific case to illustrate how developments and changes in the meaning of home can be traced through the housing histories.

### Neighbourhood

The respondents had been born in different geographical areas and in a variety of types of neighbourhood, from the rural to the inner city. Given the narrative challenge to talk about homes, their geographical place of origin was often one of the first things to feature in their accounts of themselves (for example 'I am Welsh'; 'I am Prussian really') – appearing to be an important aspect of their self-identity. However, by adulthood almost all of the women had moved to urban areas and in most cases they stayed put in the same town or city neighbourhood during most of their middle years, often much longer than they had lived anywhere else. Their relationships with these neighbourhoods had been multi-faceted, involving their homes, their work, their children's schools, their social and family lives, etc.

Leaving aside the respondents who were 'native' to Milton Keynes and therefore still living in their neighbourhood of long residence, all the other respondents had moved away from the neighbourhood of their middle years. Long residence there had presumably allowed people to build up the social networks, local knowledge etc., which might reasonably be assumed to forge ties and make leaving difficult: and the act of relocating in itself would have been more or less stressful. But on the whole, respondents did not suggest a particularly strong attachment to the neighbourhoods where they had lived in middle life –or, if they had, they did not now find that attachment to be significant. Some respondents had moved to a particular place for work or housing, and remained there for a long time to allow continuity of work, schooling, etc., without feeling a binding or abiding attachment to it. The thesis did not set out to examine how and why people in their middle years of life invest emotionally in some places rather than in others, but this suggests that nature of engagement with the neighbourhood (type and intensity of interaction; the social stability of the neighbourhood itself) and other factors of person/place interaction may be at least as important as length of residence in affecting how people feel about where they live.

Subtleties of local meaning might be one such factor. Nuances of status which are not always obvious to outsiders - for example the boundary of a postal code or school catchment area; variations in house design; the social history of residents - can affect people's attitudes. Gwen's comments about the 'east end' and 'west end' in old Wolverton (Chapter 7) are an example of this. Another factor might be the extent to which a particular neighbourhood supports or undermines an individual's own



aspirations and self-identity - and here it might be reasonable to anticipate changing levels of expectation at different stages in the life course as well as reactions to changes in the neighbourhood.

How people actually felt about their present neighbourhood (and housing) also related to their current health and social status (see below), and on their previous experience - the accumulated experience of previous places against which they could measure the present one. So, some of the Beanhill residents who had migrated from London compared their present neighbourhood favourably with their previous one; and respondents who had moved several times within Milton Keynes compared one neighbourhood with another from their own point of view. The life-long residents of north Milton Keynes were comparing the same neighbourhood over a long period of time, and in general they thought that some deterioration had taken place, while at the same time preferring their neighbourhood to what they had seen of the newer parts of the city.

The respondents' attitudes to their neighbourhoods did not always conform with public perceptions as depicted in the media and reflected in relative property values. Two areas in particular, the Lakes estate (Town Development Act housing) and Beanhill (early phase new town housing) were comparatively lower status estates which had seen various problems (e.g. structural, vandalism). For example Nora, who had been persuaded to move, said:

*I loved the Lakes at first, but it went down. People used to react badly when they knew where I lived. My daughter said come to Tandra (in Beanhill) but I didn't want to because I liked the houses better on the Lakes. I lived in the middle of three with a glass frontage. But it was an inferior place although personally I had no trouble there. (Nora)*

But generally current residents of the Lakes said that they found it better than its reputation, and while there were occasional problems, they had some good neighbours.

The long-term residents of the older parts of Milton Keynes often described features of the neighbourhood and changes which had taken place over time. They mentioned the opening and closing of businesses and shops, the changing use of particular buildings, the development of previously green sites, new roads, and changes in public transport. Several respondents made references to local notable events - such as the sole bomb which had fallen on New Bradwell in the Second World War; and people - for example some of them talked about knowing Robert Maxwell, a former local MP. Their knowledge of these local features and characters gave them access to shared local histories and appeared to contribute to their sense of belonging.

It was clear from the narratives that most long-term residents felt that they belonged to their present neighbourhoods, and had a stake in them. Those who were contemplating a possible move in the future (for example into sheltered housing) did not want to move far, and some women mentioned local residential or nursing homes by name as a

possible future destination. This applied both to the life-long residents of north Milton Keynes and the residents of the older districts who had migrated in the 1970s and early 80s.

Long-term residents tended to comment more than relative newcomers on the importance of casual meetings with friends and acquaintances. But given the rate of population change even in the older-established areas, it was likely that only a small proportion of their neighbours would actually have known them for any length of time.

This is not to say that more recent migrants (arriving in the late 80s and 90s) did not also feel attached to their neighbourhoods. Some of them had made great efforts to engage with the local community through membership of clubs, making themselves known to neighbours, and finding out whatever they could about the places in which they had come to live. These respondents had arrived as older people - eleven out of the twenty migrants had relocated to Milton Keynes after they were aged 60 - and most of them had previously been living in long-established homes mentioned above where they would have been known in the context of 'themselves-grown-older'. They had nevertheless moved, purposively, to deal with ageing, so that for them, any continuity of being known in the neighbourhood was apparently less important than the factors which had encouraged them to move. The most important of these was maintaining or establishing a functional social network

## **Social networks and location aspects in later life**

The respondents differed in the degree to which their former patterns of social interactions with friends and family had continued or changed since they had resettled in Milton Keynes. For example Jane carried on a life-long engagement with the community (see below), and Sally, previously home-centred and in working full time in London, had become much more involved with the local community after moving to Milton Keynes – and particularly after her husband had gone into a nursing home. Olive, initially very sociable and locally active in Bletchley, but now living alone in sheltered housing, had become practically housebound and socially isolated as her health deteriorated. The quality of their involvement in the local community both affected and was affected by their personal circumstances and health.

Some of the respondents had moved to Milton Keynes to be near their children, and others had been joined later by children or other relatives who moved to Milton Keynes to be near them. But the amount of mutual support which resulted from these moves varied considerably in terms of the amount and quality of contact between households, who visited whom, whether contact had increased or decreased over time, and the balance of support between generations. Many of the respondents, incomers and local alike, talked about dealing with the complications of their children's lives, including relationship formation and breakdown, grandchildren with different sets of parents, contacts after divorce, children and grandchildren moving away, etc. A few had lost contact with particular family members altogether following disagreements.

When the parent/child relationship was going well in the respondent's terms, having a child living nearby was important – as for example for Judy and Kathleen. But in some cases the respondent was not happy with the quality or frequency of contacts because of relationship pressures or because the child had moved away, and in these cases the respondents still tended to claim attachment to the place where they lived. They had more or less effectively found alternative sources of practical support, particularly in neighbours and volunteer services. In negotiating and maintaining these contacts, they had strengthened their ties with the local community and their own sense of belonging, notwithstanding the effects that the family breakdown or dispersal had had on their self esteem, morale, and feelings about the home itself. (It should also be said that at least two of the women in this position would have had practical problems with arranging a move anyway, even if they had somewhere more supportive to go to).

Neighbouring interactions ranged from several contacts daily to very occasional contacts, and from close friendship to nodding acquaintance. As we have seen from the literature review, all of these contacts are important from the point of view of being recognised and recognising oneself as part of the community, but respondents particularly valued exchange interactions. They mentioned helping neighbours – shopping, offering occasional meals or cooked dishes, childminding, pet minding, keeping a spare key, 'keeping an eye out', fetching in washing, and escorting older or disabled neighbours (to shops, clubs, and on walks). They also mentioned being helped by neighbours – 'popping in', and looking out for them, shopping, turning the mattress.

occasional lifts. But most people felt that there was a limit to what they could ask of neighbours, even if they thought the neighbour would be willing to help:

*I don't like to keep asking the neighbours to do things. I don't want to be a burden to anybody. Well I only carry what I can carry. As I say my son fills the cupboard for me, all the big stuff, once a month. And I've got some good neighbours. If they are going (shopping) and they say 'do you want anything' or I'll say 'well, can I come with you?' they'll give me a hand. Especially when this man attacked me and I couldn't get out the door I was so terrified of going out, and then they used to come round to me and help me. (Janice)*

Janice's experience reflected the common situation that help of various kinds is needed at some times more than others, and in general the respondents were improvising and using the informal support of family, neighbours, and friends who lived locally, in maintaining their own independence. Billie (aged 86) gave a good account of this:

*Billie: We manage fine, really. I have a neighbour that's very good. Well she has my key and she comes in every morning, every evening, to see if I'm alright. And she goes shopping with me on a Thursday up to the city centre, on the community coach, you see. But, I've had good treatment here I must say.*

C: *Do you have Home Care?*

Billie: *No, I do all my own work. I'm very independent as far as that's concerned, I hate anyone doing anything for me. I'm terrible, I know I am.*

C: *Do you do all your own laundry?*

Billie: *Yes. I put everything in the bath, leave it all night. Things that are, well I think of as dirty, they're not dirty really. But my neighbour would tell you if she's here, 'Oh she takes things off and just washes them straight away and spins them'. No, I never liked a washing machine. I had one once and something went wrong with it and I thought, 'Oh I can't be bothered with it'.*

C: *How do you get around the shops?*

Billie: *I take my wheelchair and I walk. Put my shopping in the wheelchair. I can use it if I want to, but I like walking with it, I like using my legs you see. I can sit down if I want to. My neighbour goes up with me on Thursdays, and does most of the shopping. I go up on Saturdays with the people in these homes over there [sheltered housing], on the coach with them, and just do a little bit of shopping, but then you know the men look after you, they're very good.*

C: *And how do you manage the garden?*

Billie: *Well, I've been doing it, yes, but my son-in-law comes and does it as well.*

*I like to do a bit of gardening but I have gone down two or three times in the garden. I don't know how I'm going to manage this year. I've got a year.....on. I might be able to do a bit. I cut the grass the other week, one cut, I thought, 'must get out and do one cut'*

C: *If you fall down, can you get up again?*

Billie: *Well, I got up by the bird bath really. I helped myself up by the birdbath.*

*I've got my thing [security alarm] to put around my neck and I hadn't it around when I had fallen. I've got everything, I should use it, erm, I know I'm a bit independent. All the people go on at me. Still, I think I've done better being like that than otherwise. And of course, they've asked me to have a home help and all that. I says, 'well you never know, I might have to have it soon, but if I can manage, I will manage.*

A whole range of issues arise from this interaction, and I will return to some of them later in the chapter, but I note here those relating to neighbourhood. Firstly, it would appear unlikely that Billie could continue for long to live where and how she does without the local support she receives, and she is using this in preference to formal home care arrangements. Secondly, the availability of assisted transport is also essential and Billie is fortunate in living next to a sheltered housing scheme with such an arrangement. Billie's case is a good example of how the philosophies at the inception of Milton



Keynes that social networks would not depend upon neighbourhood areas and public transport are nonsensical for many people. The proximate neighbours and community facilities are essential to her. Her experience reflects the findings of Phillipson et al (1999) on the active component of older people's networks in other urban areas, where social interactions appeared, over time, to have become concentrated on core groups of close family and local friends/neighbours.

### **Moving home**

Many of the respondents had experienced moving home in their childhood or teenage years, sometimes several times, and the effect of these moves varied considerably. In many cases the move had been fairly local and not particularly disruptive to the child's routine in terms of school and friendships, and on the whole such moves in childhood were taken as part of the pattern of life. In other cases relocations had been seen as positive moves to a better environment; for example in the case of Gina's family cited in Figure 8.1 (page 311). For some women however a childhood relocation had remained a source of regret or resentment. Certainly as children they had little or no control over family relocation decisions whether they were happy about moving or not. In the case of the respondents who talked about a 'bad' childhood move, it appeared that a combination of their lack of influence in the decision-making process and the perceived adverse outcome of the move had led to a lasting sense of having been wronged. An example of this was Jane, forced to move from a happy home with her grandparents when her absentee mother re-appeared in her life. This happened when she was aged 16,

disrupting her family life and education and affecting her career plans. so that she entered her chosen profession of nursing without qualifications and therefore at a lower level. Jane still looks back on this move as an adverse life-altering event.

Moves made in adulthood had been more self-determined, although there were some situations in which respondents had felt somewhat constrained by circumstances - and this applied also to women who had wanted to move but were unable to. The most obvious of these constraints were marriage and joint decision-making, and the work place. There were several examples of women moving house against their own inclination to suit their husbands (e.g. Olive, Sally, Isabelle) and some of the respondents described their frustration at their husband's reluctance to move or change their home in other ways (Gina, Jan, Moira) – for example:

*He was an awkward man and he wasn't going to move. I said. 'We've got to move, we've got no option'. And I'd always wanted to move because I wanted a garden for my children, but he was an awkward man. (Gina)*

None of the women moved house for reasons connected to their own work. Higher male wages made the husband's work more important to the family economy than their own, and in any case the cultural expectation was for men to support the family financially and for women to facilitate this. Some of the husbands had agreed to move close to their wives' families in the early years of marriage, for example;

*Our first home was in Guildford. We just had two rooms in a house with an old lady, because we worked there at the time. Then we went back to London after a while. I think I was homesick, I'd never been away before, and I used to go home and see my gran and granddad weekends, if he was working weekends, and I'd take a bus and go. And I wanted to go home really. I didn't know anybody there.*

(Janice: 1937)

This fits with Roberts' (1984) model of the salience of mother-daughter (or in Janice's case, grandmother-granddaughter) relationships in location decisions, although it was clearly secondary to the requirements of male employment as the households matured.

On the whole the tendency to move 'up' through the housing market in association with life course events such as childbirth, as described by Speare (1970) and others (see Chapter 2), was not marked in this study. Most of the respondents were living in two- or three- bedroomed housing and as children came along (none of them had more than four children) they accommodated them within the existing space. In some cases they preferred not to move; while in other cases they could not easily improve on their existing housing. On the whole the respondents were just as likely to have moved into roughly similar housing as they were to have moved into larger or more expensive housing. This also applied to those who moved from rented to owner-occupied houses. Indeed for some of the respondents moving 'up' in terms of the standard of accommodation was only achieved when they later moved 'down' in terms of size, to 'retirement' accommodation.

Some of the owner occupiers had used the period around retirement, anticipating changing circumstances and making plans for later life, to put their house into good structural order; for example by re-roofing, installing central heating, or relocating a bathroom. Renters, and women owners living alone with a single income, were less likely to have undertaken such work. But several households had taken the occasion of retirement from work as a prompt to move home in order to achieve the environment they wanted for their old age. With couples it was generally the husband's rather than the wife's retirement which prompted the move. In a few cases they also involved the relocation of an older relative who they were supporting either in sheltered housing or residential care, or who lived with them. As with the retirement itself, the respondents' initial responses to these changes of house had varied from satisfaction to regret.

Sometimes the woman had been less enthusiastic than her husband about the move, and respondents who had felt like this had the most difficulty in adjusting. One of the respondents also spoke about her partner's problems with adjusting to the new environment. However, by the time of the interviews all of the respondents said that they had become used to their new home and all but one said that in retrospect the move had been a good thing. Except for those who were fairly seriously thinking about moving again into sheltered housing, the respondents tended to take the view that they would not move again unless they needed residential care (although they did not define when this point would be reached). Even those who had moved several times after retirement took the view that there did come a time when one became 'too old' to want to move again, because of the upheaval. Discussions about theoretical future moves (for example 'if I

won the lottery’) took this context; stating the ‘ideal place’ – in the Caribbean, or just down the road – along with reasons why it wouldn’t happen. For example;

*I wouldn't mind one of the bungalows along the front. I couldn't afford to move anyway with the cost of new carpets and curtains and moving. (Veronica)*

This might be read as indicating that the respondents’ identification with their present home as a bulwark against unwanted change also inferred an acceptance that home as the best for them now, regardless of change which might have been welcome at earlier phases in life.

Arguably, ‘pull’ factors had been more to the fore than ‘push’ factors in these housing histories; that is to say, people tended to stay where they were unless moving offered the prospect of betterment. Whether a move was retrospectively assessed as a good or bad thing had several elements: the reason for the move; the respondent’s attachment to the place being moved from (particularly social connectedness – as with Angela); the respondent’s ‘ownership’ of the decision to move (Jane, Vera); the extent to which the respondent had been able to engage with the new neighbourhood (Jan, Pat); and the manner in which the move had been integrated into the respondent’s life story (Janice, Kathleen). People’s assessments of the impact of previous relocations are likely to have an influence on their future behaviour, but studies of relocation behaviour have tended to undervalue the previous experience of households.

## Lost places

The housing narratives also contained references to 'lost places': that is, places of meaning for the respondents which were now lost to them, either because they had moved away or because the place itself had changed in some crucial way so that it no longer held the same meaning as the memory of it did. In recollection, 'lost' old homes and neighbourhoods continued to have meaning - as with other strongly recollected places - but they could also be connected with a present sense of regret in the irreversibility of life. (Susan certainly felt this way about her home in Bracknell, and Pat about the New Bradwell prefabs). Shared knowledge of such places becomes even more precious because it can both affirm the reality of the remembered place and reinforce memories of it. An example of this comes from Janice, discussing the satisfaction of talking with an informed companion about the part of London where she had lived as a child and young woman:

*After the war ... places that was bombed was pulled down, and people went different places or people died, and that. The place where I lived when I was little was all pulled down, bombed and pulled down. Then when I came back to London just before the ending of the war, I had a couple of rooms, and that's all pulled down, made flats of now. It's funny because, the lady that lives in that flat [i.e. in the same sheltered housing], she didn't live very far from me, although I never knew her. But when we talked, we knew what we was talking about because we lived a few turnings away from one another when we was growing*

*up. Which was nice to know you could talk about a place and somebody knew where it was. (Janice)*

## **Home**

As I have described in the literature review, previous authors including Allan & Crow(1989); Gurney & Means (1993); Madigan, Munro & Smith (1990), have outlined common characteristics of home, and some of the ways in which they are mediated by social factors including age and gender. Here I shall describe findings from this study which relate the respondents' particular circumstances to these and other aspects of home.

## ***Security***

A fundamental attribute of home, security has many essential aspects including protection against intrusion, the financial security of being able to maintain and run the home, and emotional security in the permanence of home and the social relationships involved in it. At the psychological level the security offered by the home tapers into senses of bodily and ontological security, while at the policy level it includes security of tenure or legal ownership.

The respondents had taken various measures to protect against intrusion and in spite of general misgivings about the safety of modern society, they felt reasonably secure within their homes. For example;

*I don't mind being in the house now on my own - that doesn't worry me at all. I use my bolts and my chains, naturally, and I've got one on every door in the house I think, and window practically. But no, that doesn't worry me. (Gwen)*

*I don't think there's a lot of point worrying, because if anyone wants to get in, they'll get in. That's my way of looking at it. Well I have got an alarm on that door. And you see if you barricade yourself in too much, how can anyone get in to help you if you need the help? I was a nervous child. And, when I was first married I was a little bit nervous. But now, I'm not going to say you don't get a nervous feeling now and again, but, not too bad.... if someone breaks in well they break in. I shall have a stick by my side. (Billie)*

But several of the respondents had previously had experiences with burglars, or with incidents outside the home which had caused them worries about security. Pat for example became very worried about security after her husband died, and felt so unsafe alone in the house that she was unable to sleep upstairs for many months:

*I was nervous. The house seemed very empty and I didn't like the thought of the empty rooms. (Pat)*

Another respondent, Jane, had actually encountered an intruder in her present home. After this she had installed better security devices (window locks, bolts, etc.) Both said that as time passed they were able to overcome feelings of anxiety and once again feel



secure within the house. In their present homes, and especially for those who were living alone, physical security was closely related to the respondents' sense of independence, and control over both the home and their own ability to live in it: aspects of which are discussed below. But it depended to a large extent on the respondents' confidence in help being at hand, and for this the telephone was essential.

Going outside the home represented more of a risk and most of the respondents tended to be careful about when and where they went outside the home, especially after dark. A few would not go out a night at all. Others would arrange for someone to accompany them into the house or wait a few minutes after they returned from an outing to a darkened house. Respondents would escort and be escorted from trips especially in the winter, and a few had a dog. There was a general acceptance that this was just how things are if you wanted to live in your own home, and better to be safe than sorry:

*Today you don't like to go out after dark. I take the dog if I go to my daughter.*

(Nora)

In terms of financial security, several of the residents were only just managing on their incomes, with most receiving supplementary benefit or relatively small pensions. Just a few were content with their income. I have already referred to the fact that this did not relate to tenure, with some of the owners feeling themselves to be worse off than some of the renters did. Neither did it relate to previous experience of poverty. As we have seen some of the respondents had experienced serious poverty in childhood and during the economic depression period, and so there had been individual instances of financial

pressure at other times, for example, during unemployment. But these experiences were not reflected directly in the respondents' present circumstances, which had more to do with their pension situation and family support. Financial insecurity did relate to living alone. One of the owner-occupiers was thinking about moving in with a relative for this reason.

But the most personal aspect of security which featured in the narratives was emotional security, and more particularly its absence at certain times and in particular homes. The first of these was in childhood. While most of the respondents had very happy memories of childhood, a few had bitter recollections of poverty and neglect. Some of these had lived in poor housing conditions, and had disrupted family lives, particularly when their mother was dead or absent. For example, Janice, abandoned as a baby, lived in a tenement with her grandparents:

*I mean, my gran and granddad were good to me, but they were heavy drinkers. All the family was... especially at weekends, ending up having a fight and one thing and another. I mean many a time I've run out, and when I've come back and sat on the doorstep, I've found I've shut myself out with no key, and had to stand on the step until someone's come by and took pity on me and took me home. But, er, they weren't bad people really, it was mostly the drink.*

(Janice: 1920s)

Maira, who lived with her father and stepmother after her mother died, resented the physical and emotional bleakness of home:

*My father worked on the railway, and I can remember when I was very young living in a cottage that overlooked almost an area where they filmed 'The Railway Children'. You know, with the iron bedstead and the train passing at the end of the garden. Then we moved from that area to a place called Dewsbury, and we were living in really dreadful conditions there. The housing was just one room downstairs with two bedrooms, and a toilet at the top of the street shared by about four neighbours. And we lived there under those conditions until I was 14.....I was in the way. I couldn't wait till I was old enough to get away.*

*(Moir: 1920s, after her mother died.)*

But better living conditions did not guarantee emotional security, for example Olive said:

*They were always fighting, Oh God. It wasn't much of a life you know. As I said, we had good food and a good home, nice home and everything, but it wasn't what you call a happy one. There was always arguing, always fighting; you know it really got on my nerves. (Olive)*

Respondents who mentioned emotional security as an issue in adulthood were also those who had experienced particular problems. For example those who (like Billie and Janice) had been widowed early in their lives had experienced tough years in which they had worked to keep their families together, and at these times their home had been primarily a place of security. When life had become largely a matter of keeping the head

above water, being able to maintain the homes represented security and continuity.

Social networks were a very significant factor in allowing women in this situation to feel secure in their homes and their families; for example,

*I just went out to work. I used to do early morning cleaning. I lived in a house let out in flats, so the women who lived above me were very good. The children would still be in bed at the time I went out, half past five in the morning, and I used to get home about seven o'clock. So they weren't really left on their own. The women upstairs would keep eye on them. And then after that I got a part-time job when they went to school, which helped. My grandmother used to help. She would take them to school and fetch them home. (Janice, 1940s)*

On the other hand some of the women who had been widowed in middle age or later had not had the same worry about keeping the home together. Their children were grown by then and they had either a secure tenancy or outright ownership of their homes so that their worries were rather more about adjusting to living alone and maintaining their own independence.

### ***Independence***

For most of the life course, the respondents took it for granted that they were independent in their own homes. There were two aspects to this: independence from outside interference, and their own personal independence within the household. As another of the 'givens' of home in adulthood, independence from outside interference tended to be mentioned as an issue only at points of disjunction or compromise. In terms

of independence and interdependence within households, for this sample of respondents marital and kin relationships were definitive.

Both aspects of independence were at issue at the point when the respondents moved into their 'first adult homes' (independent from parents), when there might well have been an *expectation* of independence, for example: '*Dad believed that if you got married you got your own place. And they were easy to get*'. (Nora: re.1940). However, in establishing these new homes the respondents were often helped by their parents through the contribution of money, furniture and effects; or by their family finding the (often. local) accommodation for them through contacts. For many young households there were also continuing patterns of frequent contact with parental homes for meals, laundry, advice, and general sociability. These first post-parental homes allowed the respondents to begin to establish some independence from their families, and to express this in their lifestyles (when and what to eat, how to arrange rooms, etc.).

However as we have seen, the assumed independence of the adult home was revealed as compromised *within* households, particularly because many of the respondents were for periods economically dependent on partners or kin. For example, Vera said of her move to Milton Keynes, '*I didn't want to come...He did. So that was the answer*'. Respondents who subsequently separated specifically referred to their post-separation independence, e.g.:

*I didn't take anything when I left. I thought 'I'm going to make it on my own!' ...I am quite proud of that. I thought once it's paid for it's mine. Nobody can't take that from me. (Gina)*

But for most of the respondents, it was widowhood which brought about the most profound change, and their reactions to their new independence varied. For example, Laura explained that the first time she had her 'own' bedroom was when she got married, and the first time she had a bedroom in which to sleep alone was when her husband died. But,

*When he was alive I wanted single beds because of the temperature, but I couldn't get rid of the double bed after he died. I can't even cope with a single bed when I'm visiting. You get used to a big bed. (Laura)*

Laura's point was that when she had the independence to choose, she found that what she wanted had been changed by the circumstances. In a similar way, she had relocated to her present house to suit her husband – but found after he died that her best option was to stay there. Laura's comment also underlines how the habits of a lifetime can become so ingrained that what at an earlier stage would have been an 'improvement' may later become unattractive. Some of the other respondents had found their new independence following widowhood quite difficult to deal with, particularly with respect to doing things alone which they had previously done as a couple (for example going on holiday), and making decisions about the house.

They were much clearer in their attitude to outside interference, whether from well-meaning children or anyone else. Many of the respondents had rejected the idea of sheltered housing, but accepted a community alarm. Some of them had refused or dismissed a Home Care worker, but employed someone to do odd jobs when they could, or got informal help. For example:

*Oh I do my own bit of housework. I haven't had a home help. not up to yet. My two friends have got one, and they said they vacuum and dust. I said well up to now I've managed to vacuum and dust. I do my own washing. As I say, I've got two good friends do the shopping for me, in fact most days someone comes in. and sees me, you know. And if I want anything they say 'do you know where the phone is?' so, I phone. (Gwen)*

Emily characterised this attitude when talking about her mother; *'She's like me,... she wanted her own purse and her own kitchen'* – like most of the respondents, they wanted economic and practical autonomy. For some of the respondents, the control and status issues involved in being able to employ somebody to do certain tasks as opposed to 'being given care' was important in maintaining their self esteem.

The respondents appreciated and defended their independence from what they saw as outside interference, while carrying ambiguities about the status of being completely

independent single women. It is in this context that maintaining the integrity of home (discussed below) was set.

### *Self-expression*

The expression of self through the home is more explicit for some people than for others, partly due to the constraints on some people's choices and partly because of personal or cultural attitudes. In general it was not a particularly strong theme in the respondents' accounts of their homes, but there were some comments about location; about the house itself; and about the 'home' or array of belongings within it.

I have already discussed above the respondents' attitudes to their neighbourhoods, and having once decided to live in a particular place, there was relatively little they could do about it whether or not it reflected their self-image. With respect to houses, many of the respondents mentioned some aspect of improving their domestic environments over the years - installing basic amenities (bathrooms, re-roofing), other material alterations (perimeter fencing, conservatories), creating gardens, and internal and external house decorations. Examples of these have been given throughout the analysis, and they combined practical amenities with expressions of status and identity. But in practical terms, the respondents' representations of self were activated more in the on-going processes of living in the home than in the physical building itself, where self-expression was constrained by, among other things, costs, priorities, and the opinions of others.



For most of the respondents, and certainly in their present homes, the array of belongings within the house was the most malleable element of physical home as far as self-expression was concerned. Many of the respondents had items of furniture from when they were first married, although some had replaced main furniture when moving into smaller housing at retirement. Some respondents spoke about how they had gradually accumulated better quality possessions ('getting a nice home'), and I have already discussed how this was sometimes privileged over owner occupation. The replacement of furniture after retirement was seen as part of this process. The respondents' present homes reflected something of their own tastes and priorities now, but (sadly) this study did not extend to an anthropological investigation of the objects in the homes<sup>1</sup>.

In particular, respondents talked about cleanliness, tidiness, comfort, and having things arranged how they liked. The interviews were by appointment and therefore, not surprisingly, all the homes were tidy, but many of the respondents claimed a particular need for tidiness around them. During the time period under study here (1910-1995), many details of the domestic routine had changed along with developments in technology and social trends. But as we have seen many of the respondents claimed that their own domestic standards stemmed from their childhood homes (or periods in service) and the example of their elders. Some of the respondents commented on the hard work involved for their mothers in keeping a decent home, and the more slap-dash

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<sup>1</sup> A recent study under the EQUAL programme has begun to describe and theorise the meaning of assemblages of household objects – see Hanson et al. 2001.

standards of contemporary younger people - including their own children and grandchildren. and home carers. For these respondents maintaining their own homes to their own preferred standard was particularly important, but it was not now always possible to do so:

*This house hasn't been decorated for 14 years. I asked the council to do (some of the rooms) but I got no reply. My daughter helped me to buy the paper, I've got it but I have nobody to put it up. (Pat)*

*I like messing about in the garden but the mower's dead. I don't sit out there much because the neighbour's dog messes in the garden and it smells.*  
(Veronica)

### ***Memory and identity***

Much of the respondents' overt self-expression in the home - photographs, ornaments and other objects, pictures, etc. - related to past and present personal connections to people and places. But it was in the elicited narratives that respondents fully expressed their memories and were able to identify themselves in terms of where they had come from and what they had done, as well as where they were now.

Typically reminiscences of childhood homes were rich in detail, for example:

*We lived in Kennington in a little terraced house. I had a very happy childhood. We weren't rich, not by a long shot. Mum never had a lot of money to spare, but we always had a good dinner. It would be a Victorian house, I suppose. It was a*

*little terraced house and it had a little front garden, and it had sort of ivy up the front of it, which was taken down later. And it had a long back garden, but it was narrow. And it had a front room, which they called the front room then; then it had a middle room which was a bedroom, and then a kitchen at the back and a scullery. It was all gas light, but the scullery had no lighting, so she had to cook by candle light. Then out in the garden there was another place which they called a wash-house, and in there, there was a copper and a sink where she did all the washing and boiling. Then she had another expanse of garden where dada had flowers and things like that. And also there was an outside toilet - no inside toilet - next to the wash-house, and next to that was another place where we used to keep coal.*

(Laura: 1920s)

Laura's description of a modest home, poorly appointed but kept carefully by her mother - a home in which the children felt cared-for and secure - was typical of many comments made by respondents about their childhood homes. Some of the women talked about the Spartan conditions in their childhood homes with affection, as if they were part of a recollected adventure. Margaret for example remembered reading at night, although she was forbidden to, using a candle under her bedclothes because there was no lighting upstairs in the house. Vera told anecdotes about various infections and infestations which afflicted her family, and about how she had evaded the efforts of her family to protect her from 'bad companions' in their poor neighbourhood by sneaking out of a

window. These women had carried with them into adult life a perception of home as a warm, protective place in spite of physical hardships and marginal neighbourhoods.

This contrasts with the poor early experiences of Janice and Moira (quoted above), who both regarded their early experiences as very significant in making them the people they are now, in spite of everything that happened to them later. Cooper Marcus' (1995) analysis of home commented on the embeddedness of childhood homes in one's consciousness of later homes. In these two cases the respondents had explicitly tried to create for themselves homes which meant comfort and warmth. For example Moira spent most of her working life in residential child care, moving between on-site accommodation, but she saw her primary role as the creator and sustainer of a comfortable home for her own children within those settings - a repudiation of her own childhood experience. Her emphasis on a welcoming, comfortable and supportive home has continued to her present home.

Yet very few of the respondents had any furniture or substantial objects from their own childhood homes (although a few did: one woman for example had a tray made from her mother's table). Given the significance of the possessions which people choose to carry with them from dwelling to dwelling, this may indicate something about the intangibility of childhood homes in later life, and the role of reminiscence in recalling them.

Recollections of transitional housing in the terms described by Jones (1987) (see Chapter 2) often consisted of rented rooms or flats which were not self-contained. They

tended to be regarded as temporary arrangements until something better and more long-term could be arranged, and because of this, shortcomings in the accommodation could be borne more easily. But while the women tended to talk about these homes in positive terms - even sometimes with affection - their status as 'stepping stones' worked against the formation of strong attachments. In common with childhood homes, these homes did not necessarily define for the respondents their own anticipated homes as adults (for example, they might be unsuitable for bringing up young children). While remembered in some detail, they were not presented as part of the respondents' identity.

Real freedom, creativity and self-expression and the other fundamental features of home had come with the homes in which they had settled later. Several of the respondents identified the child-rearing years as being the happiest in their lives, and by association the home they had lived in during those years was remembered most fondly, packed with memories about the family. The nurturing aspect of the family home was no less prominent in the descriptions of the women who had subsequently separated and divorced, but in these cases they expressed stronger emotional attachment to a later home in which they had found contentment – alone, or with a new partner.

Paradoxically, these homes which most of the respondents claimed as the most significant, which they had generally lived in for many years, and which had been the sites of the classical meaning of home, were the least elaborated in terms of the narrative. Talking about this period, respondents tended to concentrate on family events and interactions, work, and the reasons for moves – especially the reasons for relocating

to their present home - rather than on descriptions of the houses in which they had lived at this time. As Emily put it, '*...a pattern of life took on*' during these years when certain things (like family and social relationships, the maintenance of the household, and work issues) were to the fore while housing issues were much less important most of the time.

In moving from these homes around or after retirement, or in some case in making adjustments to their housing either physically or in terms of the use of space, respondents were anticipating age-related change. They were creating homes suitable for the continuity of treasured routines within changing contexts (e.g. of retirement, lower income, smaller household size, the possibility or actuality of widowhood); and in some cases they were also preparing for a time when they might become less physically able (moving to the ground floor or to a bungalow, moving closer to amenities or medical services). Making these active preparations meant that respondents were acknowledging the transition from the family/work-centred phase of mid-life, to another phase in which (while still involved in family and other social interactions) they would become more concentrated on maintaining themselves in physical, social, and sometimes financial terms. I turn now to some of the issues in this different kind of home.

## **Maintaining the integrity of home in later life**

Whether or not they had moved after retirement, as they had continued to age, some of the respondents had found it necessary to make more adjustments to their living situations. These included: establishing a downstairs bedroom; using less space within the house; adjusting to a lower level of maintenance in the house or garden than previously expected; installing grab-rails on internal stairs, by entry doors, and next to the bath; and having an alarm system fitted. The respondents talked at length about their present homes including how they had come to be living there, how their home worked for them, and what it meant to them. An analysis of these accounts showed that aspects of home that mattered to the respondents at this stage included the functional utility of the home, the social environment, and the continuity of lifestyle and routines.

### ***The functionality of home***

In terms of the material environment, respondents on the whole felt that their present homes were adequately dry, warm, and comfortable. A few had problems with damp in spare rooms, and some women did not usually heat all of the accommodation unless they had visitors. Most but not all of them felt that they had about the right amount of space. The physical condition of their homes varied from the nineteenth-century terraced houses in New Bradwell which might have been described by an estate agent as 'in need of attention'; to practically new housing with full central heating and double glazing. A few of the respondents, generally owner-occupiers, mentioned specific improvements or adaptations which they would have liked done if they could afford it, but almost all of

the respondents said that they could live with their house as it was. For example, Gwen, living in a nineteenth/early twentieth century house in Wolverton said:

*I've got gas. No heating upstairs. I never bothered, because, I've slept downstairs now for Oh... I had to have down for my husband because he was pretty ill before I lost him. That must be, what 15 years now. And when I lost him my nephew said to me 'well do you want to go back upstairs' and I said 'Oh, is it worth it, because eventually I shall be more comfortable' and there was only me here. He said well it's entirely up to you, we'll move you round if you want to move round. And I said no, leave it for the time being and I've stopped there ever since. And of course now, I am glad of it. The room upstairs is like a storage now, everybody puts the stuff in there if they've got no room themselves.....*

*I had the front and the back of the house all painted last year, oh yes, that is your own problem really, I think you get grants or anything like that. Well, I never applied for one, because you can't ask for everything, but I should like a shower if I could get one. They put me a handle on the door out front because of the step, which was a big help when I was getting out. But I thought if I could get this person whoever she is, this health visitor, it's a lady they tell me. But I thought well there's no harm in trying, and I thought I'd better get in contact with her first, because she would understand better, the disability, wouldn't she....*



*And the traffic doesn't worry me. Sometimes out here you hear it, but no, it doesn't worry me at all. Someone said to me once, if they lived in this house, they'd always live in that room so 's they could see people going by. Well I said. I prefer to be in this room and look out at the garden. I do, that appeals to me more, it's just your tastes isn't it really. (Gwen)*

These quotations from Gwen, one of the older respondents living in older housing, illustrate some of these points. She had adapted the functions of her rooms to suit the way she wanted to live, given her increasing frailty. She had taken steps to improve things which she thought were important and which could be achieved, but she expected limitations on what could be done. Gwen's use of the back room overlooking the garden included a 'control centre' arrangement of her favourite chair and a handy table located between the fireplace and the window, and with the phone at hand as an essential tool in her social life.

In spite of being confident that they could cope with most aspects of day-to-day life in their homes, many of the respondents had one or two minor problems. These ranged from a ground-level cooker which brought on dizziness, to problems with finding a window cleaner or someone to change the curtains. A few of the respondents had employed people to do basic cleaning tasks for them, which would not be covered by the Home Care service, and more would have done so if they could have afforded it. Several respondents would also have liked more help with gardening, although they did not want personal care.

### ***The social environment of home***

Most of the respondents had been living in their present homes for some time prior to being interviewed, and they all had some sort of social network (the scope of this study did not reach to people living in isolation because of the respondent recruitment methods). In addition to affecting their sense of attachment to the neighbourhood (see above), the extent and nature of these networks could be expected to have a bearing on how the respondents maintained their life-styles, both within the home itself and out into community.

Within the home, respondents were divided between those who either lived with someone else or who had more or less daily visits from a regular supporter or supporters, whether a relative, neighbour, or friend; and those who had less frequent visitors. Respondents who did have daily visitors (for example Gwen, Doreen, Billie) were more likely to be known to other people nearby (from long residence or previous social activity), and to be more frail or immobile, than the respondents who did not have that level of support. Other respondents (e.g. Jane, Judy, Moira) conducted most of their face-to-face social interactions outside their own home; at clubs, churches, while shopping, or while visiting someone else in their home.

At the same time, all the respondents were in contact, by letter or phone, with people who they did not see all that frequently. The emotional significance of these relationships was of course not related to the frequency or manner of contact; for example several women had children living abroad to whom they were very attached, or

old friends who they rarely saw at all but continued to care about. In keeping these relationships vibrant, the role of memory, reminiscence, and prompts such as photographs and other souvenirs, and space within the house retained for non-resident loved ones, was analogous to the importance of narrative in maintaining bonds with 'lost places'.

Several of the respondents had thought about these issues and about how they could best sustain a social life in old age. For example,

*The silly part is - people don't work it out - when they say 'look when I retire I'll go to the seaside', and they leave their friends and all that. Trouble is, one can be there a year and then their husbands die, and you're older and you don't always fit in when you are older. And so the long and short of it is that's the worst thing to do because you're left high and dry. (Kathleen)*

But nevertheless most of the respondents who lived alone experienced periods of loneliness, especially at weekends. For example;

*When I lost my husband, that's been about ten years now, my nephew said he'd like me to go with them. He said 'you shall be on your own, you'll have a flat, granny flat' you know, and I said 'no, I shall be better off here when I settle down'. Because all the people I knew was here. I've got a lot of friends you see, being in the town all my life. I used to go to a lot of different functions and all*

*that sort of thing, so you make friends. They live in a lovely spot, really ...it's a little village, and the house stands in it's own grounds, but you see I don't know the people and most of them go out to work. And I said that it just wouldn't work. I should get so isolated. And I think it's better if you can stop where your friends are, especially if you can't get out and about. Because as I say, they often drop in, come and see me, somebody does. There's times you get lonely but then there's days when it's like .... Last week, I saw somebody every day. Sunday I don't very often see anybody. But, I mean that's only one day. That didn't use to worry me, well it don't really worry me now, but it seems a bit longer, that's the only thing.' (Gwen)*

The respondents regarded privacy as an important part of their present independence, and for this reason those who were asked about it said that they would not now like to share their home with somebody else. But the cost of this choice was the loneliness of evenings and weekends. Most of the respondents, while not particularly enjoying this, coped with it one way or another. Pat said, *'I'm not entirely alone while I've got the phone'*, and some of the respondents were letter-writers. But a few women found it very difficult to be alone. For example, Olive, whose ill-health and failing sight made it difficult for her to engage in the activities such as sewing, reading, or watching TV which occupied most of the respondents, said;

*I don't think anybody realises what it's like living alone until they experience it. I didn't. But I have never told my daughter how lonely I am. A lot of these*

*problems I've got are due to my husband dying. He helped me not to grumble.*

(Olive)

### ***Continuity***

The respondents were concerned to preserve in their present homes patterns of living which worked for them and also the props which supported those patterns. The family-centred focus of their earlier homes had not disappeared after they came to be living alone (or in couples) – family concerns and interactions, whether positive or negative, continued to be at the core of home for most of the respondents. As I have described earlier (Chapter 6), for some of the respondents the house itself was important in underpinning the continuity of their belonging, for example when a deceased husband had worked on the house or garden, or when their children still regarded it as home.

When asked about cherished objects which might, for example be essential if they ever moved into residential care, most of the respondents suggested photographs and perhaps small gifts and other mementoes of loved ones. On the other hand respondents took evident pride in the arrangement of their homes and talked about the provenance of particular objects. What appeared to give a sense of continuity was the total 'home' of their personal possessions, which while changing in the detail of the actual objects, had as a collection been with them over their lifetime. The idea of relinquishing this collection in order to move into residential care or in with a relative might be more daunting for many people than the idea of losing individual items of emotional significance or the house in which they and the objects have lived.

Continuity was also provided by the routines by which respondents lived. Respondents could describe daily and weekly routines of activities inside and (generally) outside the house which included both 'business' and 'pleasure'. Some of these patterns factored in regular social interactions with friends or supporter; for example going shopping or to the luncheon club with friends, seeing family, and contacts like Billie's neighbour who 'pops in every day'. Jane (aged 74), one of the most active of the respondents who had been a nurse, carried on a volunteering role in the local community as much as she could. For example she described the week before the interview:

- Monday – paperwork for Age Concern
- Tuesday – craft club
- Wednesday – into the City to accompany a friend
- Thursday – to a pensioner's club in Stoney Stratford to do the plants (every other week does dinners)
- Friday – MK Hospital – voluntary work for the trust 9a.m-1p.m.
- Saturday – shopping in Bletchley with a friend

As with the collections of objects in their houses, the respondents' routines were flexible while remaining largely under their own control and, in the normal course of things, not being subject to massive disruptions. The routines which they had begun to establish when setting up their first households presumably evolved over time as households adapted to changing circumstances, and judging by the housing narratives the gradient of

change became steeper at particular times. At other times, for example at widowhood or during wartime, routines might have become completely disrupted. The respondents were well aware that the adequate maintenance of their present routines was essential to their continued independent lives in their own homes and that at the same time their own homes allowed them the continuity of their preferred routines.

In conclusion, the study suggests that elements of the home environment which can give older people a sense of the continuity of their own control and self-identity are a major part of the meaning of home in later life. This does not, however, mean that older people are static in their habits or closed to change. The possibility of losing control over their own lives and finding themselves in a total different environment, such as a residential home, was the backdrop against which some of the respondents, particularly those with fewer social supports, worked to maintain their own independence at home.

**Figure 8.1: A History of Meaning - Gina**

Home Circumstances	Quotation	Notes on Meaning
1925: Born in Peckham, London. Home: two rooms shared with parents, grandmother and four sisters		Gina barely remembers this time, and regards overcrowding as common then: now significant in narrative of 'humble origins'.
1931: Moved with parents and sisters to three private rented rooms	<i>We moved to the Borough High Street. I can remember lots from there. . Very poor, but kept very clean, good home, but basic, nothing too fancy.</i>	'poor but honest' and 'family-centred' home: Gina sharing bedroom (and clothes, etc.) with sisters.
1937: Family moved into new-built 3-bed council house in Eltham	<i>We moved to the outskirts of London two years before the war. I was still at school and it was lovely 'cause we moved to a new place, there were no buildings a lot there, a lovely new house, had a bath and everything you know. And we went to a little prefab school, because it was new, had lovely woods round us. Oh I thought we was in heaven. And then the war came along.</i>	'perfect house' and 'rural idyll' memories of this home and neighbourhood. Positive attitude created to the idea of a newly created neighbourhood, and the possibility of betterment
1939: Outbreak of war: Gina aged 14.	<i>When war first broke out, we were living there and we had my grandmother come and live with us. We had our cousin come and live with us with her two little brothers 'cause her mother died of cancer - that was dad's brother's family. So she came with the children. So we was really overcrowded.</i>	'home as refuge'; and inclusivity - 'my home is your home'. Gross overcrowding accepted as a war-time necessity.
1942: Gina married to serviceman.	<i>And then I met my husband. I was only turned 15, and he went in the army in '42, and then I got married before I was eighteen, because there was a chance he might go abroad or something, and I fell pregnant, and my mother got killed in the bombing one Friday, the 4th February.</i>	A brief period of dramatic change in Gina's life and home circumstances.



Ariel bombardment kills Gina's mother in their home.	<i>There were six of us in the same room and the incendiary bomb came through and gave mum a direct hit on the head. If it had gone straight onto the floor, it might have exploded and probably none of us would have been here, so she may have taken the fall for all of us you see. So there was a terrible sight, I'll never forget it, and then after that my father said to me "I want you to try to get away"</i>	This traumatic event completely changes Gina's attitude to her family home: no longer a place of security, it is functionally and emotionally changed by her mother's death. Gina spends only one more night (for the funeral) in this house.
1944: Evacuated to Yorkshire	<i>I was about six/seven months (pregnant) , and then I went up to Yorkshire....They took me in, I had my own room, and they were lovely. And when I had my little girl, my eldest girl, she was born in Tadcaster.</i>	'Home from home' - older couple act as surrogate parents and reinforce notion of 'home as acceptance' - and the importance of people rather than place.
1945: Persuaded by husband to move back near their families while he is still away: Gina moves to a room in the in-laws 3-bed house in Eltham, close to Gina's family home		Gina moves back to reinforce marriage with home-as-place-of-marriage, even though husband still away.
		Unable to return to father's home because (i) traumatic memories and (ii) her disapproval of father's new relationship. Meaning of parental home irrevocably changed.
1945: Husband de-mobilised. Moved to 2-bed council flat in Kent		Home as place to establish and raise own family, set roots.

c. 1948: Moved to larger flat in same block	<p><i>Life went on.....</i></p> <p><i>I loved it when the children were small but when they started to get bigger our home wasn't the same.</i></p> <p><i>Things was really on the rocks and we had to have a compulsory move because they was knocking our building down and rebuilding it. He was an awkward man and he said he wasn't going to move. I said "We've got to move, we've got no option" and I'd always wanted to move because I wanted a garden for my children, but he was an awkward man.</i></p>	Move of accommodation within block for practical reasons (i.e. more space): Gina has little to say about this middle period of concentrating on family, until the children's growing independence expose strains in marriage.
		Enforced relocation brings marital differences to the fore.
1968: Moved to 3-bed house in Downham	<p><i>It was so like the house that we had when we lost mum: It was the exact replica of that house. I liked it when I went in, but it was always a sort of...something you couldn't sort of accept you know. Because when you have something like that happen in front of you, you never get over it if you know what I mean.</i></p>	Physical similarity of house (same parlour design, same room plan) brings back earlier memories - mental image of previous home superimposed on this one makes it difficult for Gina to settle in.
	<p><i>I was always on my own. So I just thought well this is it. I've got to make a life for myself, it's no good. After twenty-five years of marriage it broke up. I was still only in my early 40s.</i></p>	At the same time marital differences are brought to a head by failure of promise of 'a new home, a new start' lead to separation.
1969: Moved to 1-bed private rented (semi-furnished) flat in London	<p><i>I just left the lot. I didn't want a thing. I just thought 'well I'm going to make it on my own'. And I did.</i></p> <p><i>Everything in my home is what I've paid for. I've had that (three-piece suite) as long as I've been on my own, and I gradually bought bit by bit.</i></p>	<p>Home as independence, self-reliance, freedom.</p> <p>Home as 'place in which to be oneself'.</p> <p>Back to 'poor but honest' - i.e. basic belongings, but her own.</p>

<p>early 70s: Moved to another 1-bed flat</p>	<p><i>When I got the flat at Whipp's Cross the first thing I did was bought myself a single bed, 'cause I couldn't take the single bed from where I was living. And I bought myself that little table there. A friend that was in the same house as me gave me those two little white chairs and I've still got them, I paint them up every year. And a bit of carpet for the floor. Oh and a cooker, but I had to have that on the weekly, but I managed. I bought the other bits cash out, because I'd saved a little bit where I was on my own. Then I went out and I got myself a fridge - as one thing was finished paying for, I'd buy another thing. And I had a lovely flat there.</i></p> <p><i>At my age you want your own personal things round you. You don't want to be with somebody else's stuff do you?</i></p> <p><i>(C: So how did that feel, building up your own home at that time?)</i></p> <p><i>I feel quite proud. It didn't bother me at all, I thought once it's paid for it's mine. Nobody can't take that from me.</i></p>	<p>Gina continues to build up her 'home' (here identified as the core belongings for a respectable life rather than the place as such), taking pride in her self-reliance and ability to cope well. 'Home as container for self and 'home'/belongings'</p> <p>Home as security and independence</p>
<p>late 70s: Moved to another 1-bed flat closer to partner's London home</p>	<p><i>I lived in a listed building. It was built in 1750. But the lady next door to me, and me, was the only ones that had a flat. The others were all bedsits, you see, so I was lucky. I had a living room and a bedroom and a lovely bathroom and a lovely size kitchen. It was a nice flat. But it was the stairs.</i></p>	<p>Design of the flat and architectural significance of the building give status and meaning for Gina. But eventually moved because of design.</p>
<p>1988: Moved to 1-bed council 'part one' bungalow in Milton Keynes with garden to be near daughter and in more accessible accommodation.</p>		<p>Relocation allows much a more 'family-centred home' again. Retired, Gina makes an active effort to integrate with local community.</p> <p>First real own garden: very significant to her satisfaction with home.</p>

1994: London-based partner died: Gina given residual access to his flat by surviving relatives.	<p><i>There's still a lot of my stuff there. I can go there and stay, 'cause the flat there's mine now, if I want it, until his son sells it. But if I go there, there's no life in it. It's cold. It's awful, and I hate it. In the summer when the weather's brighter, sometimes if I pop there, I stay and I sleep in his bed. But I don't make a habit of it. And if I do, I go and sit upstairs with his sister and have a chat with her.</i></p> <p><i>I go out during the day, I can go and visit friends and do whatever. But, erm, it's not a place I want to go back to too much. No.</i></p>	<p>Home as reminder of/contact with deceased person in conflict with that home as emphasising absence and loss.</p> <p>Gina was very attached to her friend but no longer feels 'at home' in his house, which was never 'her' home.</p>
1995: (By now resident in Milton Keynes bungalow for c.7 years).	<p><i>I walk around here in the dark, it never bothers me at all. I feel very safe here. Yes, very safe. I'm not nervous in fact of living on my own here at all. I quite like it.</i></p>	<p>Home represents both autonomy and security at this stage: house and neighbourhood perceived to be safe and secure; layout and location (not far from daughter's home) as supportive.</p>
	<p><i>This is my seventh year now, in June. Doesn't seem possible. I feel still as though I'm new here, because I love it so much it's just like one long holiday. With the garden.</i></p>	<p>Balance of physical attributes (ground floor, garden), social attributes (family, neighbours), and psychological attributes (approval of late partner, affirmation of own ability to cope)</p>

## Meaning Reflected in the Housing Histories

Issues about the meaning of home which are represented in the respondent's accounts can be presented in the form of histories, as with tenure and space. Figure 8.1 above (page 311) gives an example of this from the narrative of Gina. It shows how for her, the salience of particular aspects of home, such as independence and family-centredness changed over time. One childhood home encapsulated feelings of youth and optimism; the emotional impact of another home was affected by its physical resemblance to the one in which her mother had died; while in another she had re-established her sense of identity after the breakdown of her marriage. Because of her particular history, Gina was very appreciative of the physical attributes of her present home, and of the fact that it allowed her to have frequent contact with her family. Although the accommodation as 'part one' housing was age-related, it took the form of a bungalow on a street with its own front and back doors and a garden, and Gina did not feel aged or labelled by it.

Each of the respondents had their own story with different aspects of home coming to the fore at different times. The basic meanings of home were consistent; that is to say, people required security, needed independence, and wanted self-expression at each stage in their housing histories. But these things were generally expected of home, and only became issues in their absence or when they were underlined by some event such as a house move or by a change in status such as widowhood or disability. 'Home' varied both between individuals and within individuals' own life experience and was articulated in different ways by different people in different circumstances, but the *notion* of 'home' remained. This indicates why it is possible for people to transfer attachment to home, for example when selling a long-term home in order to capitalise

the asset, or relocate nearer to children. Provided that the basic or inherent characteristics of home (including choice, autonomy, and connectedness) are preserved, self-identity is supported in the notion of home itself: 'I have a home: this is my home now'.

I would describe the basic, commonly acknowledged meanings of home as 'given' or implicit - i.e. normative to the homes of adults in this culture. However, alongside these meanings, the respondents revealed other, explicit, meanings related to specific homes. These were meanings related to the particular circumstances of a particular place and therefore not transferable to another. One example would be Kathleen's relationship to the long-term home which she had inherited from her adopted mother. This house had given her financial security and carried all the meanings implied by home, but it also carried explicit meanings related to love, acceptance, and commitment. She had been bequeathed this house as part of an arrangement which allowed her mother to adopt her, and for Kathleen this one house symbolised her mother's commitment to her.

In another case, Sally continued to have a great affection for a house she had lived in for about thirty years. She had loved that house for its physical design: the partition doors from one room to another, the French window onto the garden. She had invested time and money and thought on decorating it. This house represented to her what her family had achieved as well as representing her own creativity.

The canonical idea of home, the 'home sweet home', carries both these elements; the implicit meanings, and explicit meanings for the occupier. Homes which carry explicit meaning may be hard to move away from, and sometimes regretted ever after as lost homes. On the other hand, explicit meaning may be negative - as in the case of Gina's mother's house which was bombed - making a move imperative. But even cherished homes may become unsustainable if essential elements of implicit meaning begin to slip. In both Kathleen and Sally's cases, changes in family circumstances eventually made moving preferable to staying because the houses to which they were attached were no longer able to meet their needs. However not all homes are canonical in this way, and in the next chapter I shall describe some different types of home. Chapter 9 also looks at the patterns of home in a broader context, describing how the respondents created homes within and across different housing units.

## **CHAPTER 9: HOUSES, HOMES AND HISTORIES**

In the previous three chapters I have attempted some de-construction of the respondents' housing histories to get at particular factors which influence how people relate to the places where they live. In the first part of this chapter, I turn more specifically to the housing histories themselves, and how the identifiably different kinds of homes at different stages fit into the pattern of the respondents' housing trajectories/progression through a series of homes. From the respondents' descriptions of these homes and their housing histories, and from earlier analyses of home discussed in the literature review, I describe here the types of home, based on function and meaning, which emerged from the study. I begin with a description of types of home which relate to stages in the life course, 'sequential homes', before considering other, non-linear, categorisations. I also consider the relationship between houses and homes, and how they are represented in the narratives.

### **Types of Home**

#### **Sequential Homes**

As the literature review has shown, previous descriptions of the changing housing needs of people across the life course have tended to rely on models using a conceptually normative household with a linear progression through successive stages of household formation. The following description of the respondents' actual progress through various kinds of houses and homes is also linear, but it takes into account both



the functional and psychological aspects of dwelling places. This incorporates the qualitative differences in the significance of homes into the sequence of housing units. At each stage the analysis describes the essential characteristics of the type of home and how they were accounted for in the respondents' narratives – this is discussed further below.

### ***Birthplace and Childhood Homes***

'Childhood' includes a very large span of personal development in many directions: physical, mental, and social. In thinking about childhood homes the varied and evolving nature of children's relationships with their environments therefore needs to be acknowledged. The recollections and descriptions of childhood homes described in Chapter 8 related to various stages in childhood, from pre-school through to adolescence. As a key locale of learning and activity, at all stages the home has a strong bearing on the child's first experiences of place and thereby contributes to his or her emerging identity. Yet the childhood home may lack some of the elements which define home for adults: for example independence, responsibility, self-expression.

The homes which children inhabit are almost always 'owned' by adults; usually their parents or guardians. A child usually lacks any real choice about the locale or type of dwelling she inhabits, and traditionally had relatively little influence over the use and divisions of space within the house, the sharing arrangements, etc. (although see previous comments about children's bedrooms in Chapter 7). In many cases individual

space for children depends on such constraints as the size of the household and the kind of housing to which their carers have access; and this was very much the case with the cohorts in this study.

But for children, especially very young children, the earliest memories of people and events are often located in domestic settings, and it was not surprising that recollections of childhood homes were often emotionally charged. Respondents did not necessarily remember their birth home, or even the first few homes if their families had moved a lot while they were infants; but most of the women knew where their family had been living at the time they were born, and perhaps a little about the place from family stories. Most, but not all, of the respondents had clear and sometimes detailed recollections of the homes in which they had lived as children. At a distance of many years (on average, over sixty years), these homes were invariably well remembered and anecdotes about them sometimes appeared well rehearsed. Whatever the respondents had felt about these homes at the time, in later life they appeared to be a significant part of their narratives of self.

In terms of influence on the housing trajectory, the links between childhood homes and homes in later life are very weak, even in this sample of respondents who were subject to many housing constraints from early in life. Although many of the circumstances of early life (for example the inability to take up grammar school places because of poverty) were seen to have had a life-long impact by affecting choices, there was no indication in the narratives that respondents regarded their childhood homes as in any

way determining what had happened to them as adults. This was important when people reflected on what homes had meant to them and which had been the most important or favourite home. The childhood home, strongly significant as it was, had neither been fully their own nor an indicator of their future life. For example, the tenure of the childhood home bore no relation to their present tenure, and childhood experiences of shared space were not reflected in present attitudes to shared accommodation. In most cases the materiality of childhood homes had often been lost by migration, the demolition or redevelopment of older buildings, and the tendency for respondents to have retained few objects from them. Habits, mores, and attitudes from childhood homes persisted. In terms of narrative force, the childhood home of these respondents were significant as a source of descriptions and anecdotes related to identity: the place-of-origin rather than home-as-created.

### ***The transition to adulthood: teenage and young adult homes***

As I have discussed in the literature review, the parents' home tends to play an on-going practical and emotional role in the lives of grown-up children after they have moved out (Mason, 1989), and non-resident adult children may continue in some ways to have insider status in the homes of their parents (Allen, 1989). These roles and relationships represent the fine tapering of bonds which may loosen with increasing time and distance of separation. (Although for some people part of the meaning of home can remain permanently with the family of origin; as one of the respondents, Lottie, said, '*home is where your parents are*'). As we have seen in Chapter 8, in the case of these respondents, the transition from parental home to fully independent home involved a

range of situations from staying on in the parental home, but with altered arrangements; to semi-autonomous living close by. In the narratives these transitional homes appeared as factual punctuations or with anecdotes about Spartan conditions, making do, and waiting for a 'real' home of one's own.

For these arrangements to work required both a social infrastructure (families willing to share space, adequate household income, etc.) and local availability of low-cost housing which in many cases was seen as transitional. The alternative arrangements were accommodation in (in this case work-related) quasi-family collective accommodation – including domestic service, nurses homes, and army barracks. In a different group of respondents it might also have included student accommodation and housing shared with non-kin. These were not seen as home in the same sense as their childhood home or their later adult home. Domestic service could combine separation from the birth family with some of the constraints of childhood:

*'I had to go into service, there were nothing else. It was terrible, because I was kitchen maid, scullery maid or something, and I wasn't allowed out, only to feed the ducks, to go with the cook, because she thought she was responsible for me, you see, so she wouldn't let me out'*

(Margaret: 1935)

Barracks accommodation was not seen as 'home' either - home was back with their parents, but the few women who had joined the armed forces had chosen to do so to get away from home and rather enjoyed the experience:

*'We was in Central Hall Westminster. There's a big hall, and they partitioned it off with hardboard and made little sections so four of us were in it. Yes, I was there two years and I loved it, I can't think of any bad thing, it was wonderful. We was in London all the time it was being bombed. The friendship'.*

(Emily, ATS Barracks: 1941-2)

At this stage, tenure was unimportant compared to flexibility (and in fact most of the respondents had little choice of tenure). Because the respondents were either single or part of a couple (often with their husband initially away during the war), starting out as a household with relatively few possessions, they did not require a lot of space. Given the housing market at the time and cultural expectations, housing which was not self-contained and shared housing was an acceptable option.

The policy implication of an identifiable stage of transition is that a housing system which is based on adult households may not be flexible enough for the needs of young people. It requires a pool of dispersed (i.e. not all in cities), low-cost, short-term accommodation to allow young adults to make the transition to independent housing without having to commit to arrangements such as owner occupation or leases which are designed to be long-term.

### *The Adult Home*

The adult home is that most commonly referred to in the literatures both of housing and of home, as a key source of social reproduction and investment. It supports the daily activities of work and personal or family life as well as important events in the lives of the household. By the time they had established their first 'adult' home<sup>1</sup>, the respondents had taken up a starting position within the housing market so that their relative status could be identified by the type and location of property within which they lived. The first 'adult' home (i.e. fully independent, and not intended as temporary) might have turned out to be a continuation of the previous transitional home, but more commonly it was somewhere else, and likely to be self-contained. In the narratives first homes were either briefly mentioned or described in some detail, with independence (from the birth families) as an issue.

In the middle years, adult homes were characteristically long-term, shared for most or part of the time with the respondent's nuclear family, and controlled by the respondent (with or without a partner). I have already stated that, in narrative terms, discussion of these homes tended to be centred on family issues. Choice of location was more likely to be based on employment (especially of the male partner) than on proximity to the respondent's birth family, and tenure was largely a matter of the respondents' position in the local housing market at the time in which they were looking for accommodation. The households experienced organic change as members joined and left, bringing about

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<sup>1</sup> In the case of this study group, this was approximately within the years 1930 – 1950.

changes in the household dynamic and uses of space. These changes also embraced local moves and longer-distance relocations which might or might not involve a change in the constitution of the household. Household grouping could have continuity through a series of different dwelling places as they moved together, or they could break up and reconfigure within the same dwelling (see Figure 9.2: page 352). Moves were made essentially to improve circumstances, and where people stayed put they also made improvements to their housing, indicating that respondents expected at least gradual betterment in their housing circumstances during this period.

I have discussed in Chapter 4 how access to housing during these years has a strong influence on access to housing in later life, particularly with respect to owner occupation; and we have seen how the respondents' access was affected by housing provision during this historic time period. Current projections of the housing situation of Britain's ageing society reflect the spread of owner occupation and growing inequalities in the equity held in housing. But this study has shown that the effect of housing in the middle years on housing in later life can also depend on other factors including health, family mobility, and perceptions about the relative attractiveness of locations.

### ***The Late Adult Home***

Some of the respondents were still living in the same houses at the time of being interviewed, while others had moved in response to growing older. Whether or not they had moved, the nature of their relationship with home had changed as a result of their own and the household's ageing. The essence of what I will call the late adult homes

was their overt role in supporting independence as the individual aged. The respondents aimed to continue living as independently as possible within the community they were used to or had moved to. But at some point - perhaps at the point of retirement, with its social and financial implications; perhaps when either the woman herself, or her partner, became ill or suffered a disabling injury - some of the practical consequences of ageing threatened to compromise their undisputed independence. Some of the respondents had anticipated this and made plans for their old age at an earlier stage, while others said that they had not given it much thought until they needed to. In general the respondents accepted the common belief that owner occupation was the most beneficial form of tenure, but many thought that for older people renting was more suitable because it implied less practical responsibilities. While some of the respondents had changed tenure at or after retirement, including some who had move out of ownership back into renting, in most cases the respondents did not have much choice of tenure by this time.

A few of the respondents had commented on the 'elderliness' of their own grandparents, in terms of how they dressed, behaved and were treated, at ages when they were actually younger than the respondent herself was now. Although this was less marked with their own parents, they could still see differences in ageing and the expectations of ageing between their own and their parents' generation – I have already discussed for example attitudes to living with children. These perceptions were crucial in explaining the respondents' attitudes to the places where they now lived. Example of these attitudes were the respondents' need for space in their home for the family to visit or stay; the salience of neighbourhood support as a substitute for family support; and the



identification of the respondents' independent form of home with their own continuing competence. Most (but not all) of the respondents did not want to move again and therefore needed to come to terms with the home which they now lived in. Some of the respondents said it was their best home ever, while others said that it was the best home for how they lived now. The respondents had a lot to say about their present housing, including details about how they lived within the house and neighbourhood, their routines, and specific problems and pleasures with their homes.

The experiential evidence from this study points to some specific ways in which late life homes differ from homes at earlier stages in the life course:

- an ecology of independence: whereas independence was taken for granted in adult homes, homes in later life involved the respondents in the active maintenance of independence and, crucially, the appearance of independence;
- social location: proximity to family and neighbours who were actively involved in the older person's maintenance routines became more important – particularly when transport was deficient. Social location was more important than physical location;
- specific physical niche: even within the context of social location, particular physical aspects of the home may become increasingly significant. While there are generalisable principles of housing design (e.g. Lifetime Homes) which create barrier-free environments, for individuals optimal housing may be very specific and

related to personal histories. So, the height of a fence was important to one respondent, the comfort of having an airing cupboard to another, the view from a window to a third;

- non-repeatable investment in the home: in common with many other older people, most of the respondents lived on fixed, low incomes. Expenditure on the home to make it comfortable and in sound condition was a major issue around the time of retirement or moving into a later life home. Investments in the home (for example a conservatory, new furniture, or carpets and curtains throughout) were for some of the respondents the last major expression of personal taste and consumption status which they would be able to afford, and served to strengthen their attachment to the home.

In their late adult homes, the respondents drew together the threads of their previous life experience with the practicalities of maintaining their ageing self in a specific time and place. The experience of previous homes informed their strategies for solving problems and handling change. For some of the respondents, their present home encapsulated their competence and, as the end-product of their lifetime's effort, it reflected their entire housing history. It was not surprising therefore that most of the respondents were reluctant to contemplate moving on.

What makes some people move into age-related housing and others not? Within this very small sample, two people lived in sheltered housing and several more lived in 'Category 1' housing; but most had not moved there in order to be with other older

people. They had been attracted by the accommodation, especially the bungalows. I have explained how most of them had been living alone when they moved in and experiencing some problem with the place they had been living before, whether with the house itself or the location. However, these problems did not appear to be substantially different from those expressed by respondents who were continuing to live in their old homes. This study has suggested some avenues which might bear further investigation: the extent to which non-movers have affective bonds to the neighbourhood around the home; personal attitudes to change and risk; and evolving understandings of the aged person.

We have seen how during the lifetime of these respondents, policy on housing for older people has emphasised special provision and especially sheltered housing. At the time of writing, this approach is being reassessed, partly because of the costs of care provision and partly because of changes in attitudes to what housing is appropriate in old age. The policy implication from this study is that most older people need more adaptable housing in the places where they can maintain effective support networks rather than specialised housing which is separate from local communities.

### *Old Age Homes*

The respondents were asked whether they had considered what would happen if they could no longer cope where they were. A very small number (two or three) expected that they would go to live with one of their children, although no firm arrangements had been made and they hoped to stay in their own homes for as long as possible. Most of the

respondents had thought about the implications of moving into some form of accommodation 'for old people'. They were not generally clear about the differences between residential homes, nursing homes, and these tended to be described as 'old age homes'. One of the respondents who was more familiar with nursing homes commented that the older-style local 'cottage' homes had been better. All of the respondents said that they knew about sheltered housing even if they had not seen any. Perceptions about these settings had often been formed through visits to relatives or friends, through attending the luncheon clubs which were held in sheltered housing schemes, and through conversations with other older people.

Sheltered housing had an ambiguous image. Some of the respondents saw it primarily as housing which offered no particular improvement on what they already had. Some had applied for sheltered housing, because they wanted the reassurance of an on-site warden and the perceived level of security there. Others had rejected the idea of sheltered housing because their acquaintances who already lived in sheltered housing had given the impression of a rather oppressive social environment. For example Susan (82, and registered blind), thought that sheltered housing would be too intrusive, and Billie (86) refused sheltered accommodation after a traffic accident because she expected 'talk' about the fact that she had not been married to her last partner. Both of these women were connected to the community alarm system but considered that their homes were their own, and private, and they wanted them to stay that way.

Most of the respondents had some limited experience of residential settings. A few recalled grandparents who had ended their days in a workhouse, but the majority of the respondents' own parents had lived at home or with them or their siblings until death. The respondents knew that residential homes had improved since the workhouses but they were also aware of bad publicity about some homes. They thought that they would be allowed to take some of their own things into a residential home, but not pets, and they expected that residents would at least be kept clean and cared for in such homes. A few people said that they would not mind at all going into a residential home if it became necessary - and it would be better than relying on relatives. One of the Wolverton residents said that it would be better to be in a local residential home than in a sheltered housing scheme miles away from everyone. A Bletchley resident in sheltered housing was reluctantly beginning to consider the residential home next door:

*I don't really want to go anywhere. I'd sooner do for myself. But if I had to, I suppose I wouldn't mind it. It's very nice over there (local nursing home). I mean I wouldn't mind going into a place like that. But they're not all like that I'm afraid.* (Olive)

The most common attitude was that residential care was a possible future: not an inevitable one - they might die at home or in hospital - but a possibility nevertheless. As such it was seen as a bridge to cross if the time ever came when they really could not manage any longer; a surrender of responsibility for their own care; a last resort -

*If I went into a Home, and I was with people who moaned all day, it would drive me batty. Can you imagine it? I think you stay in your own home as long as you can, and then if you really got that ill you wouldn't have much choice. (Kathleen)*

In this context, tenure would not be an issue for the respondents, but the use of space certainly would be. In most cases the issue of residential care was raised by questioning rather than arising naturally from the narrative. Partly this is due to the retrospective nature of biographical accounts, but for some of the respondents with worries about their present status it was not an issue they wanted to explore.

### ***Interjected homes***

However, as we have seen in Chapter 8, there were other kinds of home which played a part in some of the housing histories, and these were not directly related to the life course stage. They appear to be of two kinds; temporary housing, and transitional homes related to family reconstitution in mid-life.

### ***Temporary homes***

There were a number of situations in which women in this study had temporary homes and most of these had occurred at early stages in the life course. While living in temporary accommodation, the respondents had a 'real home', whether actual or prospective, somewhere else. They differed from the homes which were transitional between childhood and adulthood by featuring in the respondents' lives alongside, rather than as part of, their movement through the life course. Given the time period of the

study, many of these were Second World War evacuations. The amount of time spent in these places varied from a few weeks to many months, and the impact of the experience also varied. The older respondents had been adults when evacuated, aware of what was happening and why, and where circumstances were difficult they were able to blame the war itself. While some of the respondents who had been child evacuees enjoyed the experience, others described their experience as traumatic. For example:

*I used to stammer dreadfully because I was so upset and nervous about it all, and my brother started wetting the bed because he was frightened. He was nine, so she used to beat him with a plimsoll, and then I cried and the more I cried the more I stammered and that's how it went on. We never told anybody, we were terrified, we never said a word.*

(Jean: 1942)

Although these circumstances were very strongly remembered, they were seen as a temporary aberration rather than part of the normal course of home.

Other respondents had spent long periods in hospital for various illnesses (see Chapter 6) and this tended to affect their relationships at home:

*I didn't have a lot to do with my brothers and sisters because I was in and out of hospital. I didn't have a lot to do with my parents either, because ... I was taken to Oxford. I spent a couple of years there ....but it was so far away from [home in*

Bedfordshire] *that I only saw my parents once a year. That's all they could afford, they saved up. And that's why my brothers and sisters were very what-name to me, because I got - only now and then - but I got my mum and dad's attention, once in a while I did.* (Doreen: 1930s)

This could also be seen in the case of Vera and Celia, sisters with just three years between them who described quite different experiences of home in childhood. They shared some memories of home, but Celia who received long-term treatment for tuberculosis had seen it as a place where she went when her health was better and where she received special treatment, while Vera saw home life as more of a struggle:

*I mixed with all the roughs, she didn't. I'm the black sheep of the family.* (Vera)

As a result of being away so often, Celia had received a different education to her siblings and acquired less of an accent and these factors also contributed to a sense of displacement.

A few of the respondents had lived in temporary accommodation as adults. Two had become homeless for a short while and lived respectively with a relative and in a hotel until given local authority housing. Others had moved into temporary accommodation because of structural repairs to their homes. These places were mentioned as part of their housing histories, but as with evacuation they were viewed more as interludes than as homes in any meaningful sense.



### *Transitional homes in family reconstitution*

Four of the women in this study became widowed before their mid-forties and while they still had dependent children. Of these, three women stayed put for some years in their existing homes where they felt secure and had established some kind of network of support to help them to adjust (see Chapter 8). There was a period of adjustment during which the women took on board the implications of widowhood including becoming the head of household, main breadwinner, and sole tenant or owner of the house. Their subsequent experience of home was greatly affected by these changes. During the transitional period, keeping the family and the home together was critical and the three women who stayed put found that their homes provided continuity and support. But Nora, who had relocated just a few months before her husband died, found that her new home although physically superior to where she had lived before offered neither continuity nor support; on the contrary, it contributed to her sense of disorientation and loss. She very quickly moved back to a more familiar area nearer to her own family.

The position of respondents who separated from their husbands was rather different. In these cases, their circumstances and the prevailing tendency in matrimonial breakdown provision at the time meant that it was the women who left and their husbands who remained in the marital home. Gina and Moira had to find accommodation quickly while they sorted the situation out. Gina moved to a private rented bedsitter, while Moira lived in tied accommodation above a day centre. These flats were let furnished on unsecured tenancies, intentionally impermanent and both women fairly quickly moved on. The transitional nature of these homes gave them time to adjust, make plans, and begin to

reconstruct their lives around their changed circumstances. Again the policy implication is that there is a structural need for easy-access and low-investment accommodation in the housing stock.

A few of the respondents had entered into new partnerships in mid-life or later. Practical considerations about the merging of two adult households, as well as considerations about the 'ownership' of the new joint home (discussed in Chapter 7) meant that these women needed to adjust to specific changes, including a re-alignment of family loyalties and relationships, as their home was reconstituted to accommodate the new partnership. Because by this stage one or both of the new partners had an established adult home, it usually involved making adjustments within the home of one of them, but in some cases it was achieved by moving.

This series of sequential and interjected homes is summarised in Figure 9.1, 'Types of home in 28 housing narratives' (page 339). In this Figure, the final sequential home, the 'old age quasi-home' is entered in italics to indicate that although most of the respondents had thought about such a home none of them had yet had personal experience of it. It is important to reiterate that sequential homes are not necessarily experienced by individuals in this order; for example adults might return to the parental home after divorce and move from there to another adult home. But it was possible to describe this sequence from the narratives because most of the respondents had 'left home', married, raised children, and retired from paid employment more or less in this order, although the timing of events varied between individuals.

The ‘narrative’ column in Figure 9.1 (page 339) represents the most common representation of that type of home within all the respondents’ explanations of their housing histories. It represents a very basic level of analysis, distinguishing primarily between levels of narrative complexity. Some respondents had more to say about their homes than others, some had an anecdotal style of telling their story, and others preferred to answer questions. Nevertheless it became clear that some kinds of homes were more likely than others to give rise to little anecdotes about the house or how it had been to live there, while other homes were more of a prompt for self-reflection. Homes which in recollection prompted detailed descriptions and associations are marked in Figure 9.1 as ‘source’ (of anecdotes or reflection), while those homes which appeared to be particularly identified with the narrator’s presentation of herself, are marked ‘identifier’ (i.e. explicitly about ‘who I am’). The latter mainly tended to be early, place-of-origin, ‘this is where I come from’ homes; and current, ‘this-is-me-now’, homes.

**Figure 9.1: Types of Home in 28 Housing Histories**

	Life course stage	Description	Narrative force
Sequential			
Birthplace	Beginning: based in family of origin	The home base (temporary or long-term) of mother at time of birth.	Often used in self-description: 'Identifier'
Childhood	The childhood years of dependence	Circumstances depend on parents/guardians. Long-term, can include temporary.	Particular source of anecdotes and descriptions - 'Source'
Teenage	Becoming 'grown up', first full-time job, marriage	Transitional; continuation of childhood home, or temporary, prior to establishing first real home away from parents.	
First adult	Variable age, may be prompted by marriage or work	Long-term or temporary. Independence from parental household. Self-responsibility.	'Source'
Adult	Middle years: partnerships, child-rearing and other care relationships, work, social life, accumulation etc.	Independence etc., assumed. Alone or in partnership(s). Usually intended as long-term.	Structural information and background details
Late adult	After 'retirement'; children usually grown and away	Consolidation: getting ready for and dealing with old age - may involve adaptation or relocation.	'Identifier' and 'Source'
<i>Old age 'quasi-home'</i>	<i>Acceptance of old age, frailty etc.</i>	<i>Different accommodation form - e.g. residential/nursing care. Surrender of much independence in return for increased security.</i>	<i>Contemplated - as possible, probable, or unacceptable</i>
Interjected			
Mid-life transitional	Linked to transitional life stage, e.g. divorce.	Intentionally impermanent, expedient.	'Nodal' - related to events which alter projected life course
Temporary	Any stage	Including: <ul style="list-style-type: none"> <li>• expedient: emergency shelter.</li> <li>2) parallel accommodation e.g. long-term hospital.</li> </ul>	Anecdotal episodes

## **Non-linear representations of home types**

Alongside the sequential ordering of types of home, there are other, experiential ways of classifying the homes in the study. For example:

### ***Shared and individual homes***

In view of the centrality of family life in the housing histories of most of the respondents, issues about changing use of space, and the fact that most of them were now living alone, one way of categorising homes would be between shared and individual homes. As shown in Chapter 7, most of the respondents had shared a home for much of their lives and the nature of these sharings had changed over time and had involved various relationships with a whole range of people: husbands and lovers, parents, grandparents, siblings, aunts and uncles, cousins, children, step-children, grandchildren, lodgers, employers, and other non-relatives.

Sharing arrangements not only had an impact upon the uses of space within the home, but also affected individual women's options for change at given points because of the need for joint decision-making. This is not to say that the decisions of women living alone were not influenced by the opinions or needs of others, but their decisions were more likely to have been perceived as their own and were probably less likely to have gone against their own inclinations. For example several of the women had moved house, and some had stayed put, against their own better judgement but in order to accommodate their husband's strong preferences. Those living without a partner had been less likely to move house either because they did not need to or because they did

not have an alternative sufficiently attractive to overcome the practical and emotional difficulties involved in moving to better accommodation.

In most cases the pattern of sharing in adulthood involved the gradual expansion (especially through the birth of children, and other kin joining the household) and then contraction of the household, to the point where the respondent was living alone, and we have seen how for some people this process required a conscious adjustment. In spite of the disadvantages which some people experienced with living alone, they still did not like the idea of sharing again either by taking someone else into their home, going to live with their children, or going into residential care. This underlines the strength of the notion of one's own home and the case that the function of home is different at different stages of life.

### ***'Mythologised' homes***

Anthony (1984) investigated the nature and role of favourite homes in Southern California, and found that among the array of factors mentioned by his respondents, women were much more likely than men to name an adult home as their favourite, and to privilege emotional experiences over physical characteristics. When asked to identify *their* favourite home, most of the women in this study also identified an adult home, and many of them named their present home regardless of how long they had been living there. This was not surprising because many of them had gone to some effort to move to a home which suited their requirements and/or they had adapted to it, and as a matter of

well-being it was probably important that they felt good about the places in which they lived now.

But in talking about significant homes past and present, regardless of whether they were named a 'favourite', impressions were conveyed about particular homes which suggested that they had acquired some kind of mythic status in an individual's self-narrative. In using the term 'myth' I am not here necessarily implying untruth, but that the whole situation of the home becomes elided into a particular representation of it. For example the circumstances of Kathleen's inheritance of her adoptive mother's house gave it a definite status as 'legacy'; not only in the legal sense but also in the sense of a loving gift from her adoptive mother to ensure her future. Janice, whose history has been described in Chapter 7, regarded her final marital (and favourite) home, which had belonged to her second husband and herself, as essentially a 'bequest' held in trust for the children of her second marriage. In both these cases it could be seen that the attitude to that particular home affected how it was handled, and how it came to be accounted for later in the narrative of home.

Looking across the housing histories, other epithets came to mind to describe respondents' accounts of particular significant homes. For example:

- **'the gift'** - Gina's present home. Having been urged to move to a suitable and supportive home by her lover just before he died, this home had allowed Gina to be close to her daughter and granddaughter, and after many years she had a garden. The

particularities of the house, the location, and her social situation made Gina feel that she had finally been given a place to settle after many years of struggle.

Jan also thought this way about her present home, the product of equity which had been left to her, and her husband's fore-thought about how one of them might live after the other had died:

*'I think he thought it out well for me – except for the garden'*

- **'the burden'** - Pat's present home. To Pat nothing seemed to have gone right since moving from her favourite home to the present one, even though she had now lived there for years. In this home she had to cope with widowhood, her child's marital problems, her own ill health and declining sight and a degree of disassociation with the neighbourhood. Pat was struggling to cope alone and although she did not want to contemplate losing her own home, she did not really get much pleasure from it.
- **'the anchor'** – a previous long-term home of Lottie's. This was the first home of their own which she and her husband had established in England. There she had been able to put down roots after the upheaval of being a refugee during and after the Second World War. It represented security and the promise of a good future.
- **'the jewel'** - Billie's present home. After many house moves with her second partner, Billie finally had the bungalow she had always wanted.



Laura also felt this way about her second childhood home, a ‘dream home’ that she had admired because of its spaciousness and design. It had been destroyed by bombing a few months after her family moved in:

*‘Our garden backed onto some villas, and I had always wanted to live in the elegant house up the steps. When I was 16 or 17 at the start of the War, we moved there because auntie wanted more room. It was a beautiful; house with big bay windows: I thought I was the Queen of England there’.*

- **‘the one that got away’** – a previous temporary home of Jan’s in Devon. She had liked that home and thought that if they could have stayed there, her family might not have had to move back to London, and their life might have been different.
- **‘the real thing’** – Angela’s last home before the present one. This had been a long-term home, heavily invested in and embedded in a strong social network. In many ways Angela still thought of it as her real home:

*‘I’m used to this little house now, but the one I left was my pride and joy’.*

These characterisations are mine rather than the respondents’ own, a post-hoc interpretation of their descriptions, and further research would be necessary to test the extent to which people do or do not incorporate the memories of particular homes as personal ‘myths’. If people do treat the memory of past homes in this way, it might also

be possible to define the categories into which such myths might be placed. A starting point might be to look at how people apply specific meaning particular homes by interpreting their experience of them. For example, it might be useful to employ Ryff's (1995) classification of the interpretative processes through which people evaluate life events. Some example of these mechanism can be seen within the narratives:

- social comparison – *'...when you are entirely on your own I should think it would be pretty miserable, it must be very sad to be like that. I think that's why some people go into sheltered housing'*. (Kathleen)
- reflected appraisals – *'Well, I suppose they have seen how I am here with everyone, and how everyone treats me here, my friends and everything, and they think that I wouldn't like to move. Howard (son-in-law) says 'we can't really ask your mum to move, she's too settled where she is'. So, there you are, that's how it goes'*. (Billie)
- attributional processes– *'When you was in private (rented housing), if you didn't like it you just moved up the road and got another two rooms in the older days. Every house had two families and everyone was friendly because of living like that, but then after the war, gradually people kept houses to themselves and this is where the housing shortage came from'*. (Emily)

- psychological centrality – *'I wish we'd both had more family'... 'what are possessions. I always say'.* (Jane)

In terms of housing histories, the next stage after the interpretation of individual homes is the integration of those homes into the 'whole story' of the individual's movement through a series of homes from birth to the present (and potential future) home. For example, here I have used Hankiss's (1981) strategies of integration: dynastic, antithetical, compensatory, and self-absolutory (see Chapter 5). My suggested categorisation of the respondents' approaches to the integration of their housing histories is given as Table 9.1. Again this is my interpretation, and further research would be necessary to determine the usefulness of this approach.

Integration strategy	Respondents' narratives
Dynastic - the present as a direct or linear consequence of earlier situations	Jean, Kathleen, Sally, Lottie, Margaret, Helen, Laura, Veronica, Gwen, Poppy.
Antithetical - the present viewed as having developed without or in spite of antecedents	Moir, Angela, Judy, Vera, Jane, Gina, Doreen
Compensatory - with the failure of some situations being counterbalanced by the successfulness of others	Billie, Jan, Florence, Celia, Nora, Emily, Isobelle,
Self-absolutory - present negativity being caused and explained by past negativity	Janice, Olive, Susan, Pat

**Table 9.1: Housing integration strategies of 28 respondents.**

Having considered so far the nature of the types of home which the respondents experienced, and how they might have interpreted and integrated them into their housing histories, I now turn to look at patterns across the sample of housing histories in terms of relocation behaviour and the relationship between homes and housing units.

### **Houses and homes**

In addition to the types of homes within the housing histories, it is possible to discern some patterns of housing trajectories in terms of house *moves* (house to house) and *relocations* (place to place) and the timing of these events. The number of separate homes which respondents recorded ranged from one (Poppy) to more than fourteen (Moir), with most people having moved house about six or seven times in total. The most common pattern was to have moved home several times before the age of thirty, and then to have stayed put or to have moved only once before retirement. Some of the early moves took place within the flexible rented housing market which I have already described, and some of them related to war-time activity. Further moves were made in early adulthood as respondents first found independent accommodation and then viable longer-term homes. Eight respondents then stayed in the same adult home for more than twenty years; ten for more than thirty years; and five for more than forty years. These homes included rented homes and homes in owner occupation. Five other respondents had lived in adult homes for ten or more years before moving to another one, generally for work-related reasons, and these moves were likely to have been relocations.

Essentially, there were three patterns of trajectory:

- the respondents did not relocate after the age of 30, tending to stay put in the same house. This mode applied to five respondents in north Milton Keynes who had never moved home, or had moved very little and only once as adults
- the respondents moved house several times as children and young people (5 within London, one in Manchester), but then established a long-term home for 20 to 30 years. However at around 60 they had relocated to Milton Keynes
- In addition to any moves in childhood, the respondents relocated in mid-life (around age 30 to 40) before relocating again to Milton Keynes at or after the age of 60.

Many of the respondents moved home in the period around or after the household's 'retirement', and this is not surprising given the design of the study which deliberately sought to include migrants to Milton Keynes. But nine people had moved again after the 'retirement' move, including three who had moved more than twice in the relatively open housing market of the time.

Personal circumstances and the degree to which the respondents wished to move were more important than age in determining the effects of relocation, but respondents who had moved from the longest-established homes were among those most attached to their present homes. Because some of them had moved only once or twice as adults, in terms

of number of houses their mobility histories were not much different to the many of the long-term residents. But as one of these moves had involved uprooting and re-establishing their homes in the new locality, they had experienced discontinuity and the reconstruction of home. Essentially this meant that they had made a purposive move, owned it, and dealt with their new neighbourhood as it was rather than as it had been.

I was interested not only in the *types* of homes which the women had inhabited, but also in their continuity and the ways in which different types of home related to different houses over time. Rather more than the number and timing of moves, the amount of continuity which the household could maintain through the moves seemed to be important. In maintaining a home and a home life, people sometimes had to surrender a particular house or location and sometimes the change of location was essential to the continuity of the household's well-being. For example like many other respondents, Kathleen wanted to move nearer to her daughter, but one of the main reasons why Kathleen and her second husband eventually moved from London was to distance themselves from other relatives who were causing them problems. In this case the disruption of relocation itself was seen as the solution to a problem. (This can also apply in the case of broken relationships). The most striking discontinuities were associated with the death of partners, especially if the household had recently moved to a new location. Some of the respondents who found themselves in this position, such as Vera and Nora, found the whole situation so distressing that they had to move again in order to re-establish some stability.

In addition to housing market, employment, and other external constraints, relocation or staying put decisions at various stages in their housing histories had, as we have seen, been influenced by the constitution of the whole household within which respondents lived at particular times. In relation to the *experience* of home, an individual's movement through these changing shared and non-shared households formed significant *home pathways*. By this term I mean progression through a series of homes, with all their concomitant meaning, as distinct from moving through houses. This distinction attempts to clarify how people actually experience moving (or staying put) differently depending upon whether or not the move involves other changes in the core characteristics of their home. These include the constitution of the household, familiar assemblages of furniture and possessions, and the routines associated with them. This can be seen for example in the case of respondents who moved from one house to another with their whole (generally nuclear) family unit. These moves involved the same social unit, by and large the same possessions, and in many cases the same networks, located in a different house.

In contrast some respondents staying in the same house with the same possessions experienced home differently after their children had left and they had become widowed, or after they had remarried and established 'recombinant' households. In terms of social relationships, household organisation and habits, and household identity, the continuity of the family unit (whatever that might be) appeared to be much more important than the housing unit itself in establishing or maintaining the character of the home. So that even when respondents' experience had been one of continuity in both neighbourhood and

dwelling place, they had nevertheless experienced changes in the experience of home over their lifetimes.

It seems that just as houses and homes are not exactly the same thing, but may be contiguous, so *home pathways* are related to and overlap the sequence of dwelling places in individual's *housing histories*. Figure 9.2 (page 352) illustrates this. Dwelling units are represented as rectangles, and homes as ovals. The figure also indicates how individuals weave in and out of households in ways that have not been fully acknowledged in previous models of housing mobility. It shows how a woman  $\beta$  leaves her parental home to move in with a widower,  $\alpha$ . As their subsequent three children grow up and leave home, one of  $\beta$ 's ageing parents joins them from sheltered housing. After  $\alpha$  dies,  $\beta$  decides to move in with her sibling,  $s$ , who had previously lived in a series of different locations with her husband. The figure is a great simplification of these theoretical housing histories/home pathways, but it does attempt to show that the histories of individuals do not usually stand alone from the histories of other people.

So, housing histories relate to the built environment, tenure, access to space, etc.; and home pathways relate to the movement of individuals in and out of households and the maintenance (or loss) of a sense of home through continuous and discontinuous changes. Both of these constructs are necessary to understand the experience of home. Movements between houses are likely to be initiated by movements within households, while household will find that the ways in which they can construct a home are constrained by the physical environment.



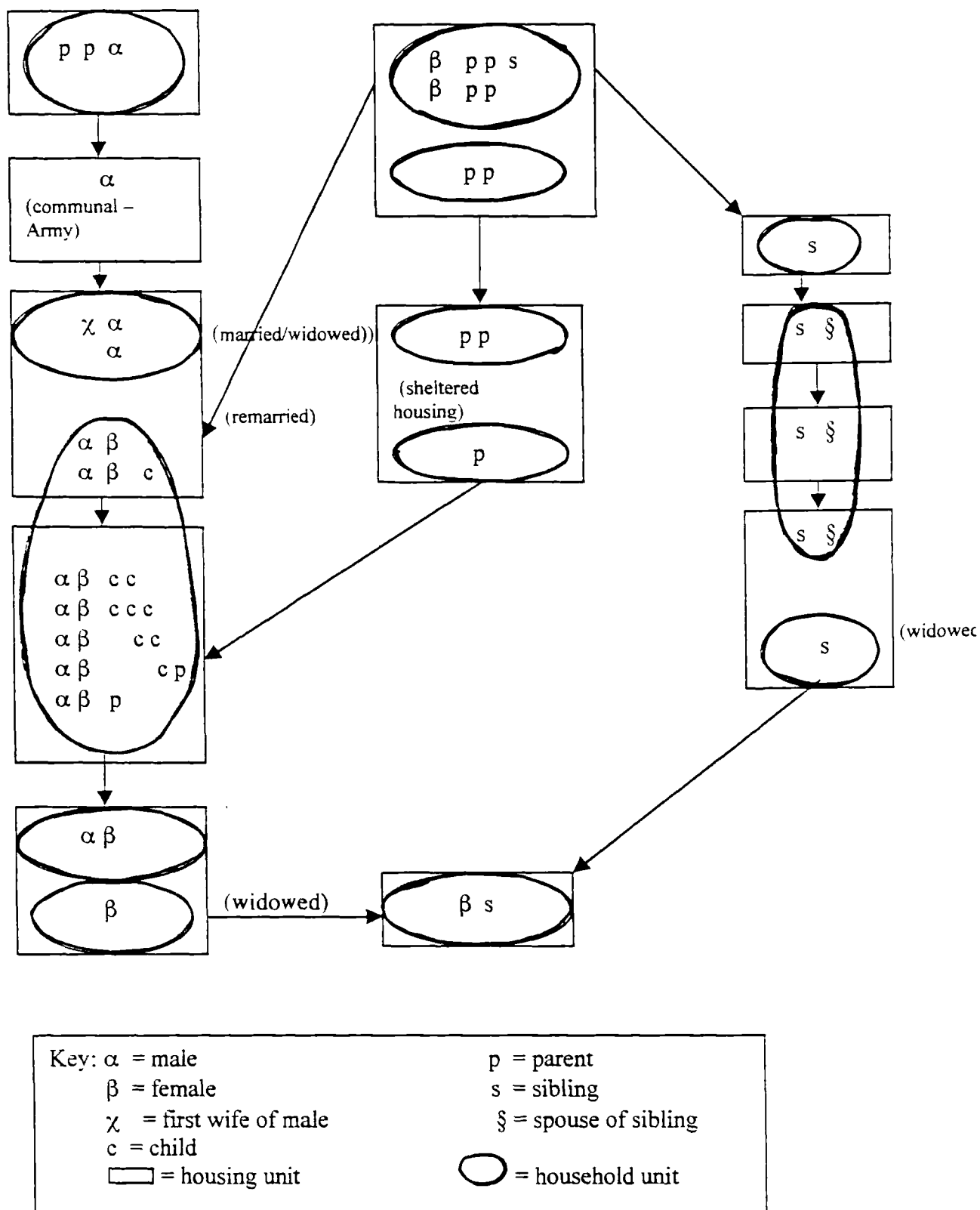


Figure 9.2: Intersecting housing and household histories

## CHAPTER 10: SUMMARY AND CONCLUSIONS

This thesis aimed to explore housing and home in a whole-life context, using the actual experience of a group of older women living in Milton Keynes. It was to make informative connections between macro-level issues concerning the provision of housing and the ways in which it is accessed by different groups of people; and the micro-level experience of individuals' relationships with their homes. The empirical study would make a description of these connections possible by collecting individuals' histories of their own homes, derived from their biographical accounts; but the thesis would position these accounts of housing within the relevant policy context. It would therefore use housing histories as an organising principle in the analysis of biographical data about home. Furthermore, the study would test whether an understanding of the whole-life context of individual older people can contribute to theory concerning the relationship between older people and their homes in later life.

This final chapter summarises and reflects upon the main research findings and the extent to which the study has been able to achieve the ambitions of the thesis. It also considers the limitations of the study, and it reflects upon the research process itself. The chapter concludes with suggested directions for further work on Housing Histories.

### **The Research Findings**

The study was by definition contextualised to its particular research population, but set within a literature of related studies. Here I discuss some findings which relate

specifically to the respondent group and the particular circumstances of their housing histories: and other findings which have a wider, theoretical or methodological applicability. The first findings discussed here are about people and their relationships with the places where they live. This includes issues which relate to the specific characteristics of the study group, and the meaning of their individual homes and neighbourhoods in later life. These considerations are followed by more general findings about housing histories and home pathways, and their relationship to housing policy.

### *The Milton Keynes Study Group*

The study included two groups: those women who were 'local' and those who were 'incomers' to Milton Keynes at various stages in its development. It showed how housing policy and the associated changing availability of housing locally meant that in this sample, length of residence related both to the location and type of housing which respondents currently inhabited. This influenced their attitudes to neighbourhood change and their own role within the community. With respect to attachment to place, the study reflected that for 'local' residents of north Milton Keynes, the historical circumstances of dominance by the main employers and a fairly tight-knit community continued to have a effect upon respondents' sense of belonging as well as on their housing situations long after the patterns had changed. Social relationships and patterns of living which had persisted over decades contributed to attachments to the area which appeared generally to transcend attachments to particular houses.

Among the incomers, most of the respondents had experienced relocation before and all of them had made an active decision to move to Milton Keynes, for whatever reason. At the outset, the Plan for Milton Keynes aimed to produce housing which was of good quality and availability, affordable, integrated, and flexible as to tenure (see Chapter 4); and this study has shown the extent to which some of these aspirations were realised in the experience of respondents (Chapter 6). The relatively open access to housing for some groups of older people during the early, community-building, years of Milton Keynes attracted some of the respondents who significantly might not have relocated or even moved home if the new city opportunities had not been presented to them. Some of the respondents who moved to be closer to children found that their children moved away again, or they had less contact than they had expected. Nevertheless they had stayed on in Milton Keynes because they had been able to establish their own sense of belonging. But their experience shows the usefulness of having contacts to help make initial introductions and foster networks. For older people who have moved into a new area and do not have the ready-made contacts afforded by workplaces and schools, the Webberian notion of open choice in social networking is not useful. Many of the relocators commented on how they had been helped to settle in quickly and 'find their feet', either by a community development worker in the early years of Milton Keynes, or a worker based at a luncheon club or community centre; or by a family member who already lived there.

For most of these respondents there had been positive outcomes to the move to Milton Keynes, and they almost all claimed attachment to their neighbourhoods regardless of the length of time they had lived there. Neither length of residence, nor the relative reputation of estates or areas, appeared to be fundamental in allowing respondents to feel secure and

ease with their neighbourhoods: other factors including state of health and social interactiveness appeared to be equally important. We have seen how some of the respondents had planned their moves to take account of local amenities. Others had experience neighbourhood change or drastic changes in their own mobility outdoors, and their ability to deal with this was crucial to coming to terms with it. Feeling sufficiently in control of the proximate neighbourhood appears to contribute to the 'vague, undifferentiated feeling of belonging, and the security of moving around a well-known territory' reported by Kerr (1958) and Bourke (1994) (Chapter 2).

In terms of being residents of the new city of Milton Keynes, many of the respondents had shared appreciations and concerns about Milton Keynes as a place in which to live as an older woman. Chief among these were positive comments about the 'natural' environment and the 'cleaner' urban environment, the standard and availability of housing, the general 'neighbourliness' of communities, and the idea of being part of a 'pioneering' community. Although some of the respondents talked about feeling uncomfortable in the busy city centre, no-one in this study mentioned the 'artificiality' of Milton Keynes which had featured in Finnegan's (1996) study of narratives from the city. Most negative comments were about public transport and neighbourhood decline. The increasing availability of housing as the development of Milton Keynes proceeded gave some of the respondents the opportunity to move house several times in a search for the ideal home and neighbourhood.

The experience of these respondents suggests that older women can welcome the challenges of living in new and developing communities provided they have adequate infrastructural and social support. Further research into the experience of older residents

of Milton Keynes could inform the planning of any future new or expanded towns in terms of chain migration, intergenerational support, the social contribution which older people can make in new communities, and their locational preferences.

Their experience also suggests that attachment to neighbourhood is far from a simple matter of length of residence or the apparent 'objective' quality of the environment. The respondents' interpretations of their environments, based on both their social and material interactivity with it and their identification with it were crucial. Those respondents who were happy with their housing circumstances were embedded in their neighbourhoods *in spite of changes in them*, accepting the ubiquity of change and/or asserting that the essence of their neighbourhood (essentially, social networks and certain key features of landscape) remained intact. This supports Rowle's (1978) contention that older people may engage with particular spaces as a means of maintaining a sense of identity within a changing environment (see Chapter 2).

The respondents in this particular study belong to a group of women whose life chances, especially with regard to work and housing, were significantly gendered. As the analysis of their circumstances has shown, the housing decisions made by these women were also heavily influenced by family responsibilities and relationships which meant that the complex needs of the household – and maybe beyond, as in the case of aged parents or grandchildren – generally prevailed over individual preference. The socio-economic effects of being female and of being carers were clearly present in their narrative accounts and are reflected in their housing histories. Some of these effects are described in the analysis

chapters – for example their access to home ownership; pension entitlements; personal space; widowhood; and neighbouring. In the context of the literatures on gender and social processes, the study group's experiences explicitly or implicitly encapsulated Somerville's (1994) range of issues: access to housing, the division of labour and resource distribution in the home, domestic violence, power relationships between men and women; and relations between gender and employment in housing. The extent to which these issues will continue to apply in quite the same way in the general population is arguable. The relative influences of gender and social and economic class, for example, clearly vary between cohorts as well as between different cultural groups: employment patterns have altered; more people live alone for extended periods. As this study has shown, particular external factors of history can impact very strongly on some cohorts and less so on others depending on the life-stage of individuals and households. As social policies change, their impact has a continuing differential effect on people at different stages of their lives.

### ***The meaning of home in later life***

This study has demonstrated the strength of *common expectations* of what home should be. In spite of the changes in forms of housing which were outlined in Chapter 4 – including changes in material conditions, tenure, and the use of rooms – what appears to have persisted is the normative ideal of 'proper' home. Within the culture under study here, this home allows individuals independence appropriate to their status or life stage. It is expected to allow progressive withdrawal from the gaze of outsiders, while also providing a platform from which to interact with the wider world. It offers a level of personal privacy between adult inhabitants at least part of the time or in particular

places; and it allows some opportunities for self-expression. During the time period of the study, the 'suitability' of their present accommodation was a major factor in determining whether people would have access to local social housing; and this assessment related to the applicant's family situation and status as much as to the material conditions of their housing. National legislation and local regulations both incorporated notions of acceptable accommodation based on the normative home, which for example encapsulated ideas about the use of space (bedroom allocations: areas shared with other households) and location (e.g. relative isolation).

One of the consequences of the strength of this ideal is the effect it has on perceptions of people who live otherwise - for example single adults living in houses in multiple occupation; multi-generation families sharing houses; people living in tied or serviced accommodation or in hotels. We have also seen the influence of the idea of a normative home for later life; the compact, quiet, and somewhat protected environment exemplified by sheltered housing. This perception has influenced the actions of many older people themselves and their families and supporters in making decisions about where and how to live in old age. In spite of recent studies, for example of homeless older people (Crane, 1999), or older people living in other people's homes (Holland and Peace, 1998), there has to date been little research on how older people living in non-normative (for example caravans or hotels) regard their homes – nor indeed on the processes by which they arrived at their situations.



This thesis has also discussed how perceptions about *tenure* changed during its study period. By the late 1990s, it was possible to argue that the ability of an adult to obtain and support home ownership, usually via a mortgage, was a reasonable indication of their economic success and therefore functional competence within a market-oriented society. Many of the respondents in this study, for example, mentioned their children's homes as an indication of how well they had done for themselves. The spread of owner occupation had affected attitudes to renting, as well as the kinds of homes which were available to particular people. The data on home ownership in Chapter 4 shows that the cohorts of people who are the subject of this study were less likely than younger people to have become home owners, and those who did often rented for many years before they bought.

The effects of these factors taken together are reflected in the housing histories. But the respondents' narrative accounts also suggest that they have a more sophisticated view of tenure than a simple belief that ownership is best in all circumstances. Many of the renters and some of the owners considered that renting may be more suitable for younger and older people because of the particular demands of ownership – reflecting the findings of the 1991 Inquiry into British Housing (Chapter 4). While both owners and renters could see the financial advantages of home ownership in equity if not in revenue terms, much of the *attachment* to owner occupied homes as such related to their significance as investments of past effort, especially by deceased husbands. People bring their own experience to bear upon current ideologies even if they more or less subscribe to them, and as this study has shown, the ways in which different cohorts

experience the same events can have a life-long effect. It remains to be seen how younger generations, most of which have grown up with an expectation of or aspiration to home ownership, and to particular standards of accommodation, will perceive alternative tenures.

For the respondents in this study, the meaning of home had changed as they became older - most significantly by becoming (for most) a place in which they were frequently alone; by the increasing significance of detail in and around the home in supporting their routines; and as the place where they wished to remain if possible until death or close to death. Overlaid upon these meanings which related to being old, were the meanings related to having aged – the cumulative meanings of other homes and residences in their personal histories.

The *periodic solitude of home* was most marked for the women who were widows and who had children living away. The extent to which they were prepared for living alone varied widely, and some found it much more difficult than others to adjust. Most of the respondents had been recruited through social clubs of one kind or another, so they were not among the most isolated or unsociable of older people and most had strategies for arranging social contacts, yet experiences of loneliness were common. Further research might look at the impact of life-long patterns of sociability inside and outside the house (including sharing), and the home itself as a focus of intimacy, in underpinning older people's capacity to deal with the emotional issues of living alone. Hall et al, 1999, have looked at these issues in the general population. Recent developments in the use of the

internet for social purposes by older people, and especially older women, will alter the dynamic of social interaction for people living alone probably even more than the spread of the telephone. While not substituting for face-to-face contact, internet communication can give lone people access to others at all times – for the ‘soon-to-be old’ computer literate cohorts the landscape of interaction may be quite different from that described in these histories.

The extent to which people had become *adapted to and adapted* the physical attributes of their homes and immediate neighbourhoods generally supported Rubenstein’s (1989) findings on psychosocial processes, and was very much related to the commonly expressed aspiration to remain living in that home for as long as possible. Yet the extent to which respondents expressed themselves willing to change particular aspects of their living spaces, or had already done so, indicates that for older people in general it may be the total experience of feeling in control of the home environment that matters, rather than familiarity alone.

While the rhetoric of ‘stay-put’ policies and of community care initiatives has been that older people are generally firmly *attached* to the homes they live in, the evidence presents more of a paradox. While many older people will express the preference to stay in their own homes, the evidence of this and other recent studies is that older people, like most other people, will chose to move if the circumstances are right. Where the choice has been between their own home and something which they think is inferior (for example a bedsitter or residential care), it is not surprising that people reject change.

Where the alternative is weighed as advantageous on a number of levels – material, locational, social, and financial among them – *and* the act of moving in itself is perceived as achievable, some people will expect to be able to relocate successfully late in life. If well-located and well designed and varied housing can attract older people and support them in remaining actively engaged with their communities, it is essential that future housing policy avoids repeating patterns of provision for older people based on assumptions about their reluctance to move and preference for ‘safe’ accommodation.

Choice and self-determination have long been seen as key to the success of older people’s moves into new environments. This study suggests that the individual’s *previous experience of relocation* and its consequences at earlier stages of the life course may also be highly pertinent. Another major factor might be the individual’s *perception of their present home* within the canon of their whole-life experience. This might begin with individual’s identification with their birth circumstances, and encapsulate the conceptual length of the ‘journey’ from ‘there’ to ‘here’. People might choose to attribute advances and retreats in their domestic circumstances to: their own strength of character; the closeness of family; a successful partnership; hard work; good or bad luck, etc., as they construct the narrative of their home. We have seen from this study how people varied in their rating both of their late life home and of previous homes in which they lived. I would postulate that in general it is an individual’s whole-life experience of what home is, and what changing houses means, which determines their attitude to what is possible for them in establishing the home which they hope ‘will see them out’.

The processes by which people maintain both their own *self-identity* and their sense of 'home' have not yet been satisfactorily described in a holistic manner which encompasses the concepts both of life-time experience and of social context. Previous studies of older people's attitudes to their homes for example, may not have taken fully into account generational differences in how people (and especially women) have lived in recent times. They may therefore have overestimated older people's attachment to particular long-time homes, which may not be as generalisable as attachment to the *notion* of home as such, and the role of the home as both a functional and a symbolic bulwark. I would suggest that Rubenstein's (1989) definition of sociocultural ordering (see Chapter 2 of this thesis) supports this view.

From this and many other studies in the literature, it is evident that at some stage in later life most people do reach a point at which they accept their home, wherever it is, as probably their last –excepting the last resort of residential care or dependency on relatives. These 'final' homes may therefore be perceived as a very significant 'destination' in the individual's journey through life. They encapsulate all the gains and losses which an individual has accumulated in terms of the status and materiality of the home, social positioning, retained possessions, echoes of other places, identification with place, etc. But in order to receive effective practical and emotional support from their homes, individuals may need to balance their assessment of their home and their life-time experiences with an acceptance of their present condition and their future prospects. This implies an almost 'Eriksonian' resolution of the life-long quest for home.

Finally, I would suggest that the role of location has also been underplayed in describing older people's attachment to home. The physical proximity and therefore the likelihood of face-to-face contact with kin and close friends; the ability to get out and feel comfortable staying in; the availability of essential local amenities; the status of the neighbourhood - all these have a bearing on how older people feel about their homes and the viability of remaining in them. In their narrative accounts, the women who took part in this study moved frequently and with ease between talking about their houses or flat and talking about their neighbourhoods - for example when discussing their reasons for moving home. Their sense of home was related to both the house and the neighbourhood; both had to be functionally adequate *and* support a sense of belonging if the respondent was to be happy there. Area change therefore appears to be an essential component in housing histories. Like other factors in environmental attachment, it is not a determinant. We have seen from this study that some people chose to stay in areas which were changing, while others moved on. Whether or not people moved depended upon a number of factors, and some people moved against their own inclinations.

What appears from this study to be important, is the way in which area change and decisions made in connection with it is incorporated into an individual's account of what happened and why they made the choices they did. For example some of the narratives described a pro-active relocation to 'a better place'; some described a 'sacrifice' of neighbourhood in order to support a partner's needs; some implied 'commitment' or 'embeddedness' in spite of change. Others described what amounted to inertia or unwillingness to think about other courses of action. This accounting reflected (and

perhaps had an effect on) how the respondents felt about the places where they were living now.

### **Housing histories, the life course, and old age**

The housing histories described in this study show how people's relationships with their homes are organic, cumulative, and related to whole-life experiences of both personal circumstances and public, 'political' processes and events. The analysis of the housing histories suggested a range of 'types' of home which related to different stages in people's functional and emotional requirements. Complex issues which include employment, family and social relationships, economic status and market knowledge, contribute to the environment of choices and constraints which 'push' and 'pull' households as they make decisions about their living spaces. An individual's knowledge of what home is, might, or 'ought' to be like, encompasses memories of all past homes, but it appears that some experiences of home are more influential than others in consolidating that knowledge.

The role of childhood homes has been described as especially significant, coinciding as they do with particularly formative years (Chawla, 1992; Cooper-Marcus, 1995), and in this study as in others memories of childhood homes are often perceived as clear and detailed. But the evidence from this study is that while childhood homes contextualise later ones, and retain a narrative force as people talk about homes, they are not necessarily regarded in later life as the most important lifetime homes. Many of the

respondents named long-term family homes as the most significant or as the favourite home, even if they talked about them less than the childhood home.

The study has shown how people made adjustment to their living arrangements to achieve a viable situation in their own terms, and that these adjustments were related to the life course stage of households rather more than those of individuals. At times this meant living in homes which were intended to be short- or medium-term homes, and which did not necessarily hold the full meaning or functions of the 'normative' home. This supports the case that there is a structural need for temporary accommodation in many people's lives, not just for economic reasons, but also at times of personal development (as when leaving the parental home). It suggests the need for a flexible approach to housing provision which makes basic housing affordable and easily accessible.

As the respondent's households had contemplated retirement— not necessarily the respondents themselves, because some were several years younger than their husbands — many of them had proactively made changes to their existing accommodation or moved house in preparation for physical and economic old age. Notions of housing which would be suitable for their old age included location (particularly social location), structural soundness and maintainability, affordability, and accessible amenities and services. The purpose of these homes, which I have called 'late adult' homes, was to help them retain both their independence and their social integration for as long as possible. They were regarded as 'normative' insofar as they were considered to be



suitable for competent but ageing people, although not everyone thought that they were the 'best' kind of home. Apart from the particular distinguishing features which I have mentioned above (increased solitude, entexturisation, attachment) these homes also acted as demonstrators of the inhabitants' continuing personal competence manifested for example in cleanliness and control of clutter.

Even in the small collection of housing histories in this study, there was a wide variety in the number and status of homes and of previous relocations which had been experienced by people who now lived in rather similar circumstances. The units of accommodation in which they lived did not define the type of home which they established there (Chapter 9). For example, the same household members might move house together and re-establish their home; or, the circumstances of someone staying put might alter enough to change the status of their home. The respondents varied, as people might be expected to do, in the degree to which they were analytical about their own lives and the explanations which they made for their own past actions. Some could remember every home in detail and in chronological order, while others had to think hard to recall some things. The respondents' consciousness of their own housing trajectories therefore varied, with some people appearing to have a clearer idea than others of how their housing situation had met any earlier expectations and, in their own terms, 'improved' or 'got worse' over the years.

The thesis has underlined that not all homes have equal status in terms of functional and emotional significance, and I have tied this to the idea of a 'normative' home - one

which may also underline a sense of social inclusion. For many (perhaps most) older people, the move out of a 'late adult' home and into a setting predicated upon care – whether a nursing or residential home, or the private home of a carer – marks a move into living 'otherwise'. In Parmelee and Lawton's (1990) terms, this marks an obvious surrender of autonomy to maintain security. In practical terms it means that most of the defining characteristics of normative homes are replaced by the defining characteristics of care settings: principally service with surveillance. Space and organisation limitations in some care settings mean that individuals also lose their accustomed routines, the collection of objects which constitute a 'home', and the ability to take up more space than they theoretically 'need' (although there are better examples – see Kellaher 2000). The widely observed tendency of older people to regard these settings as 'other than' home, therefore lies deeper than the appearance or not of domesticity; it is intrinsic to the understanding of home. Residential and nursing care for older people is therefore more likely to be understood by older people and especially older women as 'transitional' accommodation related to the journey from full vigour to senescence and death.

### **Housing histories: personal experience in a political context**

The narrative accounts naturally revealed both similarities and differences in their experiences of different homes over the course of the respondents' lives. There were similarities, because the group of women selected (and to some extent, self-selected) for the study included women who had come from rather similar backgrounds, and all of them were living in not massively different housing circumstances by the time they were

interviewed. There were differences between them because of the myriad of events and influences in the women's lives, but also because of their personalities and capacities, or 'competence' (Lawton, 1980), and their individual agency, in the circumstances within which they found themselves.

In terms of the effects of policy on individuals, sometimes it is possible to see direct relationships between public policy and personal outcomes – most obviously, perhaps, in extreme situations such as homelessness. But in many cases, the direct effects of policy decisions by governments and non-governmental organisations are not easy to discern in individual housing histories. There are particular points in some of the histories in this study where it is possible to see direct effects - Gina and Nora moving into new council houses as children: Jan moving back to London for council housing eligibility: Janice and Lottie buying their council houses: Pat and Helen moving into post-war pre-fabs. Most of the time however, the relationship between policy and personal experience is much less clear, more a matter of inference and probabilities than of definition. What we have seen from this study is that the housing histories of particular groups of people, by allowing comparison, can go some way towards revealing the role of public policy inferred in the personal stories of successive cohorts of people. The mechanisms by which policy changes impinge upon these histories might usefully be conceptualised by using the categorisations described by Elder and O'Rand (1994) as linking historical change to changes in the life course (see Figure 3.2: page 61). Some examples from this study are:

- **the life stage principle** – cohort effects of access to council housing at particular times/places,
- **interdependency** – effects of parental poverty and related illness: availability of male employment,
- **control cycle** – attitudes to the risks involved in relocating,
- **situational imperatives** – changes arising from the Second World War; changes in public spending after the oil crises of the mid-1970s,
- **the accentuation principle** - reinforcement of routines (shopping, social) in older parts, after the development of new areas of the city.

Cohort effects have tended to be underplayed in considerations of housing policy. Policy changes are designed to affect the housing outcomes of whole populations (whether national or local) or of particular groups of people who are seen to have a particular need, for example by virtue of their economic position or a perceived ‘vulnerability’. Implementing changes in legislation or regulations often requires the definition of ‘cut-off’ points - for example in terms of income, savings, or age - in determining eligibility for benefits or housing. While these may impact differently on different cohorts of people, it is very rare for the differential effects of policy changes on different cohorts to be taken into account when determining policy, nor are the long-term effects generally studied.

Housing policy has also paid scant attention to the fact that people have housing histories, and to the processes by which people actually create and maintain homes.

While policy makers have incorporated the potential demands for particular types of housing suggested by demographics, assessments of how people might move through housing types have tended to be based on simplistic models of the life course and the family. One of the effects of this has been to limit the options for many individuals and households whose preferred life-style does not fit within the obvious models. Extended families and groups of non-related people, including older people opting for 'Co-Housing', are among those who have struggled within existing policy frameworks (Peace and Holland, 2001).

The study also showed some of the long-term economic effects for individuals of earlier decisions, constraints, and opportunities in their own lives or those of their families. Home ownership in later life, for example, was often related to decisions to buy at a much earlier stage, either in the open market or under the right-to-buy; and these opportunities were more likely to have been open to the younger cohorts and women who were married at that point. Women who were now living in main-stream council housing (e.g. 3-bedroomed houses) were likely to have had long-running council tenancies, whereas women who had entered council housing as 'elderly' applicants tended to be living in 'Category 1' or similar accommodation. Both of these observations were related to time, place, and individual circumstances. However the study also showed that within these tendencies some individuals found themselves in later life living in quite different circumstances than their earlier housing situations might have suggested in terms of tenure, equity, location, and social connectedness. The reasons for these switches of trajectory had a more important effect on how the

respondents viewed their present housing circumstances than the relative status of earlier and present housing.

As this study progressed, I began to pay more attention to what aspects of housing trends individuals acknowledged, and particularly those which affected them personally. Did it make a difference to people if they understood the external constraints within which they were making their housing decisions? The respondents had clearly observed the main trends in housing – the decline of private renting, post-war council house building, and the more recent spread of owner occupation – this did not depend upon a detailed knowledge of legislation or the political intentions of governments. Several of the women had referred to specific ways in which their available choices had been affected by relevant policies, especially in a local context. Social housing waiting list policies, the right to buy, and accommodation which is ‘suitable’ for families, or for older people, were all acknowledged. The quotation from Emily (page 345), for example, shows how she attributed the increase in homelessness to households now wanting separate units of accommodation thus increasing shortage.

However all the other external factors which had influenced their options, including for example education and employment opportunities, health considerations and family events, were perceived as equally influential on their housing outcomes most of the time. In the case of social housing, some of the respondents acted on their own understanding of housing policy; for example (as in Janice’s case) by selectivity in making their case for rehousing, or by self-exclusion from waiting lists. Jane for example, when moving to

Milton Keynes. had initially accepted a one-bedroomed bungalow because she understood that one bedroom was all that she and her husband. as a retired couple, were entitled to.

The role of gatekeepers in social housing, and consequently the perception of them, will be radically changed under proposals in the housing green paper (2000) opening access to social housing through a system which for the first time allows competitive applications and the advertising of properties. This may indicate a further shift in housing policy after 'class based' and 'special needs based' provision (Chapter 4) towards a 'market based' provision. People would compete for social rented housing on the basis of their knowledge of what is available and their ability to wait for preferred property, rather than on 'greatest need'. It is also possible that by loosening the control of gatekeepers this might in some areas again allow the establishment or maintenance of 'natural' communities of kin which were discouraged when access to social housing through local connections came to be seen as discriminatory (Hamnett, 1992). It remains to be seen which groups would be the main gainers from these changes.

### **Reflections on the methodology**

The reasons for choosing the methodology used in this thesis have been discussed in detail in Chapter 5. The main features of the methodology are firstly, the use of a biographical technique to elicit data; and secondly, the use of housing histories to structure that data. I shall deal with each of these in turn before looking at some more general points about the methodology.

### *Using a biographical method to study housing*

This study shows that there can be methodological and theoretical advantages to using biography to collect research data for studying issues in housing:

- It can allow people to talk about their perceptions of their own housing, and about other significant features of their lives.
- It can show that the relationship between people and their housing is a dynamic process, even if they do not move house.
- The narrative method suggests that homes might be characterised in terms of their 'personal mythic status' within the story of the person's life.
- It reveals the significance of location - including the 'micro-location' of the immediate neighbourhood - for individuals, and the extent to which their attachment to home extends beyond the front door.

A formal survey would have required pre-determined questions which would have relied on pre-existing understandings of people's relationships with their homes. The more open and exploratory approach of the biographical interview allowed the introduction of data which were significant to particular individuals. As a result, respondents were able to maintain some control over the process: i.e. they were able to tell their story in their



own way and in their own words, to disclose or not disclose as they chose, to emphasise one period of their lives over another.

Using a biographical method meant that the collection and processing of data was fairly time-consuming, and generated lots of data which was eventually outside the remit of the study. For example some people talked at length about troublesome relationships in their families, or episodes in their working lives. Some of the respondents related very long, almost set-piece anecdotes about particular episodes in their lives. The data therefore included large amounts of material not germane to the focus of this particular thesis. While trying to bring the narrative back eventually to focus on housing, I felt that it was necessary to listen to these parts of people's stories as well as the parts which were pertinent to the thesis, for both ethical and methodological reasons.

Firstly, the thesis was predicated on giving older people a voice, and so it was reasonable that they should be able to voice what was of interest or concern to them as well as what was of interest or concern to the researcher. I would argue that listening in this way encouraged the respondent to be open and reflective about home when she returned to the topic. Allowing people to tell their stories in their own way and at their own pace was necessary to get at data about the micro-level interactions of people with their homes. Interviewing in this way meant that data for the housing histories had to be extracted from the whole narrative, but it also meant that a clearer picture could emerge of what mattered to people and how they now regarded their experiences over the life course. Nevertheless the potential for loss of focus is a real problem with this method.

The person-centred nature of the biographical interview, and the open-ended format, allowed time and gave an invitation to the interviewee to make a reconstruction of some aspects of the life they had lived. Coupled with the attentive listening which is essential to the biographical method, this generally allowed the establishment of a rapport between the interviewee and the researcher. I believe that in these circumstances, the respondents were doing their best to construct an honest account of their housing histories and their experience of their present and previous homes. The use of two interview sessions and the cumulative nature of the data gathering allowed degree of flexibility in constantly re-focusing the direction of the investigation to suit the overall needs of the research.

This method, allowing as it does the building of some kind of empathy and trust, also allows the respondent to move into very emotional territory. Several of the women were in or close to tears when they described particular events or periods in their lives. In one interview, a respondent began to talk about a bereavement which had happened many years previously, but which was still emotionally unresolved. We agreed to turn off the tape and talk off the record about the problem. Here in particular the use of the tape recorder had the advantage of allowing the transitions from research interview to personal chat and back again to be symbolised in a physical way by the switching on and off of the tape. My main concern with using the biographical method was with the possible effects on women of having recalled and spoken about matters which they might otherwise have left dormant. Although the women themselves chose what to tell

and what not to tell in the interviews, it was very possible that some women had brought to mind things which later troubled them. All I was able to offer here was my phone contact number, which was used by only one person after the last interview, and that was for a social chat.

### *Using personal histories to study housing*

The primary methodological innovation of this thesis lay in formulating the housing histories themselves, and evolving the spin-off histories of space, meaning etc. In extending the scope and detail of previous housing histories, I have tried to integrate the detailed description common in case-study approaches with the analytical approach of existing models of housing histories such as those described in Chapter 5. I would regard the particularity of the histories generated by this method as a strength, because it allows detailed analysis based on empirical data rather than on theoretical modelling. It necessarily means that the findings of fact about the housing histories of this group of women are not transferable to the cases of people in other space/time frames. But I suggest that the main theoretical findings could be tested in other environments (see below), and the method itself is robust enough to be used in other ways – some of which are suggested below as further research.

The study illustrates the fact that historical events and processes, and the interaction between time-related and place-related factors, do have an identifiable impact upon the housing outcomes of individuals as well as groups within the population. Direct causal relationships between policy initiatives and individual housing outcomes can sometimes

be seen in these housing histories, but more commonly those relationships which can be seen are implied, or implicated, rather than causal. Yet across the entirety of the study it has been possible to track the influence of time/place factors on the housing histories. Apart from the obviously influential directly impacting events such as the Second World War, and economic booms and depressions, the histories were also affected more subtly by other macro-level factors. For example global economic and political events had an impact on migration into and out of Britain in general, and urban areas in particular. These in turn had an effect on resident's attitudes to neighbourhood change and the demand for and availability of housing. At the level of local authorities areas, the histories show the impact of local housing availability and stock control on both the options available to people and their attitudes to their own position within the housing market.

### **Methodological issues and limitations**

Returning to the discussion about modes of reminiscence in Chapter 3, it is evident that housing histories are applicable at several levels. The method used here involved reminiscence by individuals, in most cases, elicited and prompted to some extent by the interviewer – an example of Brandon Wallace's (1992) socially constructed life review shaped by a narrative challenge (see Chapter 5). The agenda was to produce memories which were reasonably accurate and opinions which were honest, but which would be anonymous, and then used in the context of comparison with other people's stories. However many of the respondents reported that they felt they had gained something personally from being asked to talk about their pasts, and some had taken the

opportunity to do some research or write notes about their old homes while they were alone. This was probably not surprising given the design of the study – in Coleman's (1994) terms these were elective reminiscers. Although I had determined the range of interviewees in terms of gender, location, age range etc., from their own perspective the individual respondents had selected themselves as interviewees by volunteering to take part in the research. Many other women at the research locations would have fitted the specification, but declined to take part for whatever reasons. This is undoubtedly a limitation of the method, but an inevitable one given the degree of commitment to the project required from those who do take part.

At the other end of the scale, housing histories can be used as a theme for oral history by groups of people, and here group dynamics would affect the content of people's revelations about their pasts. I have also used the basic housing history method as a teaching aide with groups of students<sup>1</sup> looking at the effects of social policy in the life course. In this case the students considered their own lives and formulated their own housing histories, in a simplified form, and much more quickly than those produced in this thesis. The aim was to get the students to use their own housing experience to make connections between stages in their life course and the socio-economic environment within which they had found themselves. The histories were then used collectively as a tool to focus discussion and analysis of the issues.

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<sup>1</sup> Workshop sessions with students studying for the MA in Life Course Studies at Birkbeck College, University of London.

The intrinsic design of this study meant that it would be dealing with a *small population* of research respondents, with particular points of commonality in their life-time experiences. This was a significant limitation in terms of the general applicability of findings. Further studies of other cohorts of men and women, and other locations, might well, for example, reveal other types of home based on functional and emotional criteria. The scope of my study is limited particularly in terms of the factual findings of linkages between individual histories and the wider social context. The range within which these linkages could be studied was limited by design, but in terms of outcome the methodology itself limited the extent to which positive causal connections could be made between *policy* initiatives and housing outcomes for individuals. These connections might have been made more explicit through a more direct approach - for example by specific questions to respondents and the gathering of supporting evidence from housing authorities. But a study which aimed to concentrate on the consequences of policy would essentially require an altogether different design. One of the strengths of the approach used here is that policy consequences, inferred as they are, are securely embedded within the multi-factoral environment of real lives.

Within the design of the study, data gathering was limited to allow in-depth analysis of individual cases. Because the study sample was going to be small and the purpose of the study was to be exploratory rather than representational, respondents were sought expediently within the requirements of the study itself rather than within a formal *sampling* frame based on the population of Milton Keynes. This approach appeared to be reasonable, given the fluidity of the population of Milton Keynes at this time, its

differences to national demographics, and the variability of local neighbourhoods. While the respondent sample which was eventually achieved served the purposes of this study as it was designed, a more rigorously sampled population would have been needed to enable the study to focus more systematically on the phenomenon of ageing in Milton Keynes.

A third major limitation of this particularly study was that for practical reasons it was not possible to conduct it as a longitudinal study. An ideal study would have followed a group of individuals as they made decisions and adaptations over the course of many years: perhaps from first adult homes to moving into residential care in very old age. As it was, this study had to use the respondents' retrospective accounts of their motivations and housing experiences. This limitation was considered from the outset of the study, and the manner in which previous homes are recalled and incorporated into individuals' accounts of their lives is important for the aspect of this study which looks at the relationship between older people and their homes. Nevertheless it has to be acknowledged that the retrospective nature of the accounts limits the reliability of assertions about events, compared to contemporaneous studies.

### **Further research**

Housing histories can show the evolution of individuals' experiences, processes of continuous and discontinuous change, and chronological interactions of various kinds. The basic method used in this study appears to be adaptable as an organising principle

for studying other factors in housing which have not been covered here, such as the changing equity or occupancy of houses.

It would be interesting to apply this model of housing histories to comparative populations including males and people from different cultural groups. A study of the housing histories of groups of men might reveal gender differences and similarities, both in the way that people talk about their homes and in the balance between personal agency and the opportunities available at different stages in the life course. In order to explore the universality of some claimed or observed differences in emphasis on the meaning and utility of home, it would also be necessary to compare earlier and later cohorts of men and women. This would allow comparisons to be made between gender and cohort effects in people's attitudes to such aspects of home as ownership, privacy, sharing, the transferability of attachment, social context, etc.

From the pilot interviews with male respondents (as from other, unrelated, interviews with men talking about their homes) it seems clear that there are issues about men and their homes which have been relatively unexplored. For example, men as well as women are affected by divorce, separation, widowhood, the death of a co-resident parent, or leaving the armed forces. Depending where these events occur in the life course the effects on their home lives may be very strong and long-lasting. We have also seen an example in this study, of a man being affected by the 'empty nest' left when children leave home. As the balance between home and work continues to alter for both genders - with most women in paid work, more and more varied home working, a high divorce



rate, and home-centred leisure activities - we might expect to see some cohort effects in the relationships which men and women have with their homes.

In terms of cross-cultural comparisons, the housing histories of people from minority ethnic groups, both immigrants and those born in Britain, would enable researchers to explore further which aspects of 'home' are universal and which are culturally conditioned. But again generational or cohort differences would be important here, and would be particularly applicable to people living in long-established minority ethnic communities in Britain.

Whether or not subsequent housing history studies using this model are directly related to policy matters, it is clear that the options open to respondents at various stages would have been influenced by the particular policy environments in which they found themselves. It would be possible to study these influences more overtly by making cross-national comparisons, for example between European Union nations. Cross-national comparisons would also provide scope for exploring cultural attitudes to expectations and other aspects of housing and home.

This model of housing history could also be extended both methodologically and theoretically by reaching back a generation or forward a generation to include parents or children of a particular group, or both. This could, for example, provide insights into cross-generational effects on individuals' access to housing and the links between housing choices and family networking. It would also be possible to compare the

histories of siblings – this would allow the researcher to consider the effects of relative position within the family on opportunities (such as access to equity) and attitudes (e.g. to sharing or relocation). Both of these extensions would be interesting in the context of studying chain migrations and linked (e.g. parent/adult offspring) relocations. Parallel housing histories of siblings or childhood contemporaries from the same point of origin could also provide group biographies of home and attitudes to neighbourhoods.

An alternative method of looking at housing in a longitudinal context would be to study the occupancy of particular houses over a period of time. This would be difficult methodologically because most ‘ordinary’ homes, unlike cars, do not have a ‘log’ recording their history; but it might be possible for example with newly built houses. Such a study would trace the history of the house through changes in occupancy, tenures, spatial arrangements, status within the local environment, states of repair, etc. The notion of the derived history could also be used to study social phenomena other than housing. For example Peace (2000) has suggested that it might be interesting to look at the transport histories of individuals and households in this way, or at the evolution of the social networks and connections which people make, and break, across the life course.

## **In conclusion**

To summarise, the study has found that:

- The comparative study of the Housing Histories of people in specific places and times can show similarities and differences in collective and individual experiences within changing social and policy environments. Housing Histories can provide a framework for studying particular aspects of the experience of housing (including tenure, use of space, and meaning).
- The neighbourhood, and the idea of neighbourhood, was an essential component in the experience of home and social integration. The location of home was therefore a significant factor in the viability of present homes for most of the respondents, whether or not they were long-term residents.
- The idea of what a 'real home' should be had strength in shaping attitudes to actual homes. This also applies to ideas about what is a suitable home for later life.
- The functional and emotional roles of home changed across the life course, with respondents having different needs at different times. The ways in which respondents experienced their homes related to their social roles as well as their social status.

- The sense of ownership in the home was more than a matter of tenure. Particularly for this group of respondents, 'ownership' also related to the control of routines and decision-making.
- There was a distinct 'type' of home in later life, incorporating aspects of niche adaptation and the maintenance of independence. The respondents' attitudes to their later-life homes related to their earlier experience, their present circumstances, and the position of the present home within their whole-life histories.
- Where alternative housing was available and accessible, some respondents were happy to make more moves to improve their overall housing and/or social situation. But for some respondents, and at various times, household continuity was more important than housing in the experience of home.
- The sequences of homes (home pathways) were related to, but not the same as, the respondents' housing trajectories, and respondents were affected by the contiguous home pathways of their immediate families.
- The creation of Housing Histories presents a narrative challenge to respondents which presents an opportunity for reflective accounting. The manner of this accounting reflects and reinforces respondents' perceptions of their present and past homes, and of the pattern of their Housing History.

The study has described and compared the Housing Histories of the respondents and described similarities and differences between their experience of housing and home across the life course. I believe that notwithstanding its design limitations, the study has also been able to produce some findings with wider applicability than the immediate respondent group. The types of homes described in Chapter 9, for example, may in themselves prove to be fairly robust: they are based on the actual experience of this particular group but they also relate to other analyses of home which have been found in the literature and in other empirical studies. The study shows that it is possible to enhance the understanding of home in later life by looking at it in a whole-life social context. At the same time this approach can provide a context for housing policy by setting it in within actual biographies. Finally, I would assert that the housing history methodology itself transcends the limitations of this particular study, and promises to be applicable for further research in a range of situations.

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# **Housing Histories: Older Women's Experience Of Home Across The Life Course**

## **Appendix 1**

### **The Housing Histories**



Cohort 1/1- 'Billie'

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of home	Reason for move	Type
1908	0	Tyneside	House attached to shop	private rented	Parent's business failed: leased shop back			C Birth-place
1929	21	Tyneside	Same		Father died: took on shop. Married			Tr
1929	21	Tyneside	Sanatorium	patient	Contracted TB	Family, Normal life		Tr
1929	21	Tyneside	Same house/shop	Private rented	7 months isolation Resumed family life			A (M)
1933	25				Child born		Hardship: Moved to get work	A (M)
					Husband unemployed			A (M)
Area relocation : North East - London								
1934	26	Streatham	4 rooms in house: no bathroom	Private rented	Returned to work	Kin-keeper for dispersed birth family	Chose not to evacuate	A (M)
1944	36				Husband died	Establishment of security for family		A
			Bathroom installed in 1950s		Child grown and moved away	Space/money for improvements		
1967	59				Raised grandchild for 6 years, then returned to full-time work	Security, family, continuity, independence		A
					Met 2 <sup>nd</sup> partner	Over time, increasing dissatisfaction	Partner	(M)
					Heard about			

					New town housing	with neighbourhood changes	wanted to move	
Area relocation : London - Milton Keynes								
1977	69	Greenleys, MK	3-bed terraced house	MKDC rented	Availability of accommodation in Milton Keynes, via council transfers and otherwise	Base for support of relationship : hence agreement with moves	Partner unhappy with area	LA (M)
1981	73	Downs Barn, MK	3-bed terraced house	MKDC rented			Neighbour problems	LA (M)
1981	73	Neath Hill, MK	3-bed town house	MKDC rented			Stairs	LA (M)
1984	76	Little Brickhill	2-bed first floor flat	MKBC rented			Neighbour problems	LA (M)
1985	77	Heelands, MK	2-bed ground floor flat	MKDC rented			Offered bungalow	LA (M)
1989	81	Loughton MK	2-bed bungalow	H. A. rented	Partner died	Achievement of 'dream home'. Contentment, pleasure in environment		LA (M)
1994	86						No intent to move	

Cohort 1/2- 'Judy'

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of Home	Reasons for moving	Type
1910	-	Oxton, London	Small house ?	private rented				C
1910	1	Islington, London	Rooms	private rented			Father bought a business (using industrial compensation money)	C
1917	7	Stoke Newington, London	Half house	private rented		Improved family fortunes		C
1928	19				Married		Rooms available	Tr (M)
1928	19	Croydon	2 attic rooms	private rented			- but quickly moved back nearer to mother	
1931	21	Stoke Newington, London	Rooms in same house as mother	private rented		Family solidarity		A (M)
1932	22				First child born			
1934	24				Second child born Father died		To better accommodation	
1934	24	Stoke Newington, London	Half house shared with mother	private rented	Mother died	Poverty, survival		A (M)
1936	25				Husband became long-term ill			
Area relocation : London - Northamptonshire								
1940	30	Northampton	House	private rented	Transportation war work. Evacuated relatives taken in.	Acceptance of wartime necessities. Place of relative safety for children	Return to previous home when possible	Temp

Area relocation : Northamptonshire - London		Area relocation : London - Kent		Area relocation : Kent - London		Area relocation : London - Milton Keynes	
1943	33	Stoke Newington	House	private rented	Main breadwinner	Struggle to maintain family	A (M)
1953	43				Children away	Family home to couple home	
1960	50				Husband died	Self-reliance/no responsibility for others	A
1962	52				Son divorced: took guardianship of grandchildren. Mother died	Adjusting to sharing with young children again	Son requested move to his own house
1964	54	London - Kent Kent	House	licence	Looking after grandchildren in son's home until he remarried	Family responsibility more meaningful than place attachment Adjusting to living in someone else's home	Moved out on son's remarriage to ensure family harmony and because duty fulfilled
c. 1966	56	various: Kent, London.	Furnished rooms	private rented	Working, living alone	Places to stay while 'getting on with own life': impermanence, dissatisfaction.	To establish home with new partner
1969	58	Kent - London Penge, London	1 bed-roomed flat	council rented	Remarried Living above shops - some stresses	Place to be with new husband	Husband wanted to move out of London: and felt daughter needed help

1977	66	Hodge Lee, Milton Keynes	Flat	MKDC rented		Continuance of family support: of and from daughter		LA (M)
1982	71				Gave up work after 'flu			
1984	73				Son died			
1985	74				Second husband died		To regain proximity to daughter	
1987	76	Greenleys, Milton Keynes	Flat	council rented				LA
1990	79				Registered partially sighted		To regain proximity to daughter	
1990	80	Lakes, Milton Keynes	1 bed- roomed bungalow	council rented	Adjusting to increasing disability	Place to maintain independence and usefulness		LA
1995	85							

Cohort 2/1 – 'Gwen'

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of Home	Reasons for moving	Type
1911	0	Wolverton	Unmod. Railway Company terraced house: WC in yard	private rented	Father and brothers employed in rail works	Implied stigma of lower class housing becomes more important as family affluence and expectations rise		C
1948 1954	37 43				Father died Married	Inadequate space in house after marriage	To improve housing situation generally and to get a garden for mother	
1958	47	Wolverton	3 bed unmod house with garden Bathroom installed. Re-roofing	Owner occ	Moved into house with husband and mother			A (M)
1951 1979	50 66				Mother died Husband ill: bed moved downstairs	On-going neighbourhood change: but the neighbourhood continues to be supportive		LA (M)
					Husband died Retained bed downstairs for own use Impaired mobility: applying for a ground floor shower grant	Contraction of space		LA

Cohort 2/2 - 'Susan'

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of Home	Reasons for moving	Type
1913	-	Chelsea, London	3 bed coach house	ltd	Third born/4		Father's work	C
1920	7	Kensington, London	3 bed house	Private rented	father died	Unhappy memories of alcoholic step-father	Family break-up after mother's death	C
1927	14				mother died	Temporary shelter	To get housing + work	
1927	14	Kensington, London	Slept in kitchen in aunt's house			Dislocation and distance from brothers	To get closer to brothers' homes	Tr
Area relocation: London - Yorkshire								
1928	15	Yorkshire	Shared room in employer's home	ltd		Temporary physical shelter, work	To marry and establish own home	Tmp
1929	16	London	Shared room in employer's home	ltd		Own place to establish and nurture family		Tr
1937	24				Married: left service			
1937	24	Fulham, London		private rented				Tr
1939	26				First child born			
1941	28				Second child born		Husband's workplace relocated	
1943	30				Registered partially sighted	Favourite home (physical environment; time before onset of illnesses)	To get a bungalow: location chosen for house availability and because nearer a child	A (M)
					Sister became a problem after a few years			

1958	45					Adopted third child			
Area relocation : London - Hertfordshire									
1972	59	Bracknell, Hertfordshire	3 bed new house	New town council rented	Husband retired				LA (M)
Area relocation : Hertfordshire - Milton Keynes									
1975	62	Neatherfield, Milton Keynes	3 bed new bungalow	MKDC rented	Dislike of linear layout of rooms		To get smaller housing	LA (M)	
1976	62	Beanhill, Milton Keynes	2 bed bungalow	MKDC rented	Husband died			LA (M)	
1984	71	Beanhill, Milton Keynes	1 bed new bungalow	MKDC rented	Worried about ability to housekeep alone	Place to maintain independence as long as possible. Repository of memory objects		LA (M)	
1994	81				Registered blind				



Cohort 2/3 – 'Margaret'

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of Home	Reasons for moving	Type
1915	-	New Bradwell, Bucks	Unmod. terrace: no electricity or gas	private rented		'Poor but happy' family life: physically hard conditions, e.g. no light upstairs	Moved for work after made redundant from print works at age 15 years	C
1930	16	London	Room in house	tied	In service: Employer imposed restrictions on movement outside the house	Emotional 'home' still with parents	Better employment	Tr
1932	18	Northampton	Shared room in house	tied	In service as parlour maid	More enjoyable: e.g. trips to seaside	Employment nearer home	Tr
1936	21	Stony Stratford, Bucks	Room in house	tied	In service as parlour-maid	Work + accommodation		Tr
1939	24				Married		Unable to get rented flat	
1939	24	Stony Stratford, Bucks	Room in in-laws house	private rented	War work. Husband reserved occupation as agricultural labourer  Acceptance of accommodation shortage during period of war			Tr (M)
1940	25	New Bradwell, Bucks	Room in parent's house	private rented	Sharing		To get independent housing	A (M)
1945	29	Stony Stratford, Bucks	Rooms above GP surgery	tied	Caretaker role: accommodation shared with sitting tenant	Expediency: free accommodation for work	Friction with sitting tenant  To get own place	A (M)

1951	35	New Bradwell, Bucks	2 Bed unmod. house	owner occ	Mortgage + loan from mother  Physical improvements needed	'Nice to get own place': Privacy, Independence  Place to raise nephews		A (M)
1979	64		+ bathroom improvement grant  bed moved downstairs		Husband immobilised by stroke  Adjustments to avoid institutional care for husband	Stresses related to upkeep of home, e.g. garden		
1983 1994	68 79			owned outright	Husband died  Worried about costs of residential care/house equity	House becoming a burden	Would like to apply for sheltered, but not applied because of home ownership	LA

Cohort 2/4 – 'Vera'

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of Home	Reasons for move	Type
1915	-	Camberwell London	Rooms in House in multiple occupation	private rented	Third born/5 Father ill with TB		To move to cheaper housing	C
1919	4	Islington, London	Rooms in HMO	private rented	Mother as breadwinner: father terminally ill  Physical overcrowding, poor family	Humiliation for parents	To improve housing after father died	C
1929	14	Highgate, London	Rooms in shared house	private rented		Family life more loosely focused,		C
1936	21				Married: husband away in Navy		To get more space	
1937	22	Turnpike Lane, London	Rooms in shared house	Private rented	First child born  Two households sharing house	Establishment of marital base		A (M)
1941	26	Collindale, London	3 bed house	Private rented	Sharing accommodation with mother and brother Evacuated for short periods during the war second child third child mother died Brother married and left.  Husband gradually became dissatisfied with changing physical and social		Found larger space in a whole house	A (M)
1943	28							
1946	31							
1965	50							
1968	53						To get better housing in a 'greener' area	

					environment in their area			
Area relocation : 1978	63	Beanhill, Milton Keynes	London - Milton Keynes 3 bed bungalow	MKDC rented	Husband died in hospital days after the move New physical and social environment to be learned Sister 1 moved nearby Sister 2 moved nearby	Great sense of displacement and loss  Re-establishment of family links		LA (M)
1979	64							
1981	66						To move in with newly widowed sister 2	
1981	66	Beanhill, Milton Keynes	3 bed bungalow	MKDC rented	Sister 1 needing daily care		Refused offer of sheltered flat to continue caring for non-resident sister	LA (M)
1993 1995	78 80			MKBC rented	Sister 1 died Housework and gardening becoming stressful	Ambiguous attachment to home: re-applied for sheltered housing		

Cohort 2/5 - 'Veronica'

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of Home	Reasons for moving	Type
1914	0	Sherington Bucks	Unmod. house	Private rented			Father's work	C
1919	5	Olney Bucks	Unmod. house	Private rented				
1936	22				Married. Offered 'Works' house		To get own housing	Tr (M)
1936	22	New Bradwell	Unmod. House – no heating, no bath, outside WC	Private rented		Place to establish own family. Physical housing conditions common in the neighbourhood		A (M)
1939	25				First child born			
1941	27				Second child born		Larger house with better amenities available	
?		New Bradwell	3 bed house – no bath	Private rented				A (M)
1970	56				Husband died	(Neighbourhood change)	House due for demolition in area Improvement: offered council housing	

1972	58	New Bradwell	New 3 bed house on new housing development	MKBC			New start: post-marital home in newly built house - first home with central heating and full sanitary provision remains a home-base for adult children		A
1994	80						Within house : familiarity, comfort, maintenance of independence Neighbourhood – unhappy with general environment	No intention to move	LA

Cohort 3/1 – 'Cella'

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of Home	Reasons for moving	Type
1918	-	Camberwell, London	Rooms	private rented	Poor housing conditions Contagious TB			C
1919	1	Islington, London	Rooms in unmod. mansion block	private rented	Father ill with TB Hospitalisation disrupted education	No clear memories	Ill health	C
1925 - 1931	7 - 13	Home/ Hospital/ convalescence			Contracted glandular TB: protracted periods away from home through childhood recovery of health	Home: relative freedom to play; companionship of siblings Parental cossetting		Tmp
1930?	12	Highgate, London	Half house	private rented	Married	Return to normal family living	Recovery	C
1938	20						No room at home	
1938	20	Highbury, London	Room in in-laws' house	licence	Husband called up in armed services	Homely enough to stay there after husband called up	Evacuated	Tr (M)
1940	22	Norfolk	Shared room	licence		Security from bombing	Perceived less risk	Tr (M)
1944	26	Highbury, London	Room in in-laws' house	licence				A (M)
1945	27	Islington, London	Rooms over shop: not self-contained, no bath	tid	Husband demobilised: took work with accommodation	First real marital home: independence, construction of home	Better accommodation and financial advantage	A (M)
1946					Child born			
1947	29	Islington, London	Rooms next door: sitting tenant shared bath	tid	Accommodation costs in exchange for cleaning	Place for family-centred activity		A (M)
			Whole flat		Sitting tenant died	More fully 'own' place	Husband wanted to get	

Area relocation:	London - Milton Keynes											
1980	62	Beanhill, Milton Keynes	3 bed bungalow	MKDC rented	Husband died a few months after move	Disorientation from widowhood and area relocation						
1981	63				Sister moved in to share accommodation adjustment to widowed life	Establishment of new life, in new environment						
1995	77				Thinking about future dependency	Discovery of ability to manage - domestic book-keeping etc: pride in co-dependence						Applied for sheltered housing



Cohort 3/2 – 'Pat'

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of Home	Reasons for move	Type
1919	-	Poplar, London	Rooms above shop	<i>private rented</i>		'Normal happy childhood'		C
1930	11	Swanleigh	Residential home	<i>parent</i>	Three month recuperation and assessment after slight damage	Fear and separation; longing to be home		Tmp
1930	11	Poplar, London	Rooms above shop (same)	<i>private rented</i>	Full-time education effectively ended Learning to negotiate with restricted vision	Place of shelter and protection from the outside world	Voluntary evacuation from wartime bombing	C
Area relocation : London – Bedfordshire - London								
1940	20	Cosgrove, Bedfordshire	Rural cottage	<i>private rented</i>	Met future husband Adjustment to a different, rural, location		Family return to normal environment	Tmp
1943	24	Poplar, London				Attachment to place split between London and Cosgrove		Tr
1944	25				Married		Husband's work	
Area relocation : London - Buckinghamshire								
1944	25	Wolverton, Bucks	Rooms in private house	licence	Lack of autonomy: on 1 a. waiting list	Place to be together		Tr(M)
1946	28	Wolverton,	Rooms in private house	licence	Offered council prefab from waiting list		Offered temporary housing in a prefab	Tr(M)

**Cohort 3/3 - 'Doreen'**

[illegible]

1951	32	Bradville, Bucks	New 2 bed detached prefab	council rented from MUDC	Child born Child away Redevelopment of the area, including demolition of the temporary houses	Happiest times, happiest house. Close family, work, quiet prosperity, good neighbours		A (M)
1956 1974	37 55							
1975	56	New Bradwell, Milton Keynes	New 3 bed terraced house	MkBC rented	Starts became a problem for sick husband: bed moved downstairs	Where things started to go wrong - coincided with onset of own illness		A (M)
1980	61				Husband died	Lonely, rather frightening place		LA
					Adjusting to being alone in the house: security fears			
1995	76					Still a lonely place, but offering autonomy: better than the alternatives at present	No immediate plans to move	

1976	56	Stacey Bushes, Milton Keynes	1 Bed terraced bungalow	council rented		Re-assertion of Independence  Support of family and friends		LA
1984	64				Onset of severe disability - mobility very restricted	Compensatory environment		
1995	75					Independence, support, contentment	Intention to stay put	

Cohort 3/4 – 'Nora'

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of Home	Reasons for moving	Type
1919	-	Lambeth, London	2up/2 down 'slum'	private rented	Family already overcrowded	No memories		C
1923	4	Kennington, London	4 bed flat + bathroom	council rented		Sharing with sisters		C
1940	21				Married			
1940	21	Kennington, London	2 rooms	private rented	House destroyed by bombing	Much loved 'Should have been' home	Taken in by sister	Tr
1941	22	Kennington, London	Room in sister's rented house	licence		Shelter. Making the best of it	Advised to evacuate while pregnant	Tmp
1942	23				First child born			
1943	24	Nottingham	Shared room	licence	Very poor physical conditions, no privacy	Dislocation from husband and family	Escorted back to London by husband	Tmp
1944	25	Kennington, London	Rooms in house shared with sister	private rented	Limited space: on council waiting list Second child born	Separate households in same house.	Husband's work and new town accommodation	Tmp
Area relocation: London - Hertfordshire								
1961	42	Leichworth, Herts	new 3 bed council house	new town council rented	Husband died suddenly months after move	Long awaited house: new start for family  Alienated after husband's death: anxious to get back to London	Applied for quick council transfer: accepted 'less desirable' property	A (M)
Area relocation: Hertfordshire - London								
1962	43	Norbury, London	older 3 bed council house	council rented		Adjusting to widowhood	To be nearer children	A

Area relocation : Hertfordshire - Milton Keynes						
1961	61	Lakes, Milton Keynes	2 bed terraced house	council rented		LA
1989	70				Had stroke	
1992	73	Beanhill, Milton Keynes	1 bed bungalow	council rented		LA
1994	75				Broke leg Adjusting to limited mobility	

Cohort 3/5 – 'Janice'

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of Home	Reasons for moving	Type
1919	0	Islington, London	?		Parents separate		Sent to live with granny	C
1921	18m	Islington, London	Two rooms on top floor of house in multiple occupation: no bath, outdoor WC shared with other households. Slept in kitchen	private rented	Rare contact with mother, none with father. Uncle and cousins living on floor below: other family nearby. Grandparents 'drinkers.'	Place/line of physical deprivation and maternal neglect No warm memories  Physical stress accepted as not very different from neighbours	Moved on marriage to find better physical conditions	C
1926	7				Hurt in domestic fire: trauma and physical damage leading to gradual sight loss.			C
Area relocation : London - Hampshire								
1937	18	Aldershot	rooms, shared facilities	private rented	Married  First time away from London.	Tension between home as 'couple' place, and home as a familiar location  Sense of dislocation: 'homesick' for familiar London	Decided to move back to London.	Tr (M)
Area relocation : Hampshire - London								
1937	18	Islington, London	rooms, shared facilities	private rented				Tr (M)
1939	20				First child born.  Husband serviceman: drafted overseas then injured and re-deployed		After husband's injury, move with him to various	

[illegible]



Area relocation	Year	From	To	Local authority	Reason for relocation	Current situation	Ownership	Comments
Area relocation		London - Hertfordshire						
1955	36	Boreham-wood, Hertfordshire	Large 3-bed house with gardens	local council rented	Fourth child born. Returned to part-time work.	Gradual material betterment centred around home and family life	A (M)	
1965	46			owner occ.	'first family' children grown and moved away. gradual disintegration of family. Bought council house.	Ownership, personalisation, self improvement		
1976	57				Enhancements made to physical and status environments. Changing meaning of Home within same house. Second husband seriously injured at work. Self ill. All children left home.			
1981	62				Second husband died. Became seriously ill.	House as equity in trust for their children	A	
				licence	Gifted deed of house to children in exchange for a promise of care.	Fell unable to cope in large house after a fall.	Tr	Decided to get in help rather than move.

						Recovered health: then vacationed abroad or spent time at caravan - active 'third age' lifestyle until money started to run out.	Effective as well as legal ownership transferred to son/dlr-in-law during long absences from home:		
						Disputes about use of shared space. Unexpected stress of sharing, conflicting space needs Family discord about outcome of equity transfer.	Residence on sufferance in someone else's home	Eventually decided to move to recover autonomy	
1986	67	Boreham-wood	sheltered bedsitter		council rented		Recovery of independence and control over domestic space Small flat: 'a bit lonely' and yet dependent on reluctant carer.	Daughter suggested relocation nearer to her	LA
Area relocation : Hertfordshire - Milton Keynes									
1989	70	Milton Keynes	1-bed bungalow in new sheltered scheme		private rented	Offered bungalow as council nominee (with local child) to new public development handed over to private management. Registered blind. Dispute with daughter leading to suicidal depression	Supportive neighbours. Pleasant physical environment in supportive accommodation. Supportive accommodation. Problems with mobility outside. Distance from remaining family		LA
1995	75					Recovering morale. Regular contact with son.	Independence and security for 'living from day to day'	No intention to move again.	

Cohort 3/6- 'Isobelle'

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of Home	Reasons for moving	Type
1919	0	Wolverton Bucks	3 bed house	private	Own parents living elsewhere - birth family split by lack of housing. Isobelle living with grandparents and (i) aunt; (ii) brother; (iii) lodgers.  Stayed on when parents eventually moved to local house	Attachment to grandmother; 'clipping in'; being wanted;		C
1937	18	Wolverton	Room - lodging by night, sharing birth family's living rooms by day	licence	Still no bed space in parents' home: joined them for meals but slept in lodgings	Eventually caring for grandmother as her health declined	Surrender of lease when grandmother taken into care	Tr
1940	21	Wolverton	Rooms	private	Married. Husband in Services away from home		Moved to get war work	Tr (M)
Area relocation : Wolverton - Coventry								
1940	21	Coventry	Room in aunt's 3 bed house (no bath)	private	Living with aunt's nuclear family.	War period: work: putting up with things: waiting for end of war/ return of husband	Wanted more independence, and to give aunt space	Tr (M)
1945	26	Coventry	2 rooms + kitchen	private	Joined by husband after the War	'nice to be able to make own meals'	Husband offered work + tied accom	A (M)
1948	29	Coventry	Large flat above County Park Recreational facility	council rented	Shared with lodger for 3 years. Husband's mental health slowly declines			A (M)

1951	32				Child born Husband mental breakdown	Her: happy rural home Him: isolation and loneliness	To get a home with neighbours around	
Area relocation : Coventry - Buckinghamshire								
1956	37	New Bradwell	3 bed unmod. terraced house Improvements, Inc. bathroom	owner occ	Helped to buy low-cost house. Husband offered job in Rail Works	Neighbourliness; familiarity  Personalisation Attachment to location		A (M)
1975	56				Husband became ill with respiratory disease - unable to manage stairs so bed moved downstairs	Husband declining in health - changing home life Gradual neighbourhood change	Council offered ground floor flat on urgent medical grounds	
1977	58	New Bradwell	2 bed bungalow	council rented	Retired from work to be with husband	Time/ Place to be with husband - in a supportive environment.		LA (M)
1989	70				Husband died	Support of friends and neighbours Maintaining own Independence through deteriorating mobility		LA
1994	75						No intention to move	

**Cohort 3/7 – 'Sally'**

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of Home	Reasons for moving	Type
1920	-	North Wales	Terraced house	?				C
1943	23				Married: husband in forces. Marriage terminated nursing training	Continuing influence and protection of parents while husband away	Husband (Londoner) demobilised from army	
1944	24				Child born			
Area relocation : Wales - London								
1947	27	London	Small flat	private rented	Stresses of sharing Adjusting to city life.	Privacy. Strangeness of pace of city.	Offered share of larger home, with garden	Tr
1948	28	London	Shared house: rooms in 3-bed semi	licence	Acting as companion to co-resident elderly owner			A (M)
1950	30		Whole house	owner-occ.	Landlady died	Establishment of family life / home-centredness (eg pride in decorating)	To move near daughter. To avoid maintenance costs	
					Gradual decline of physical state of property	Husband later unsettled after daughter left home		
Area relocation : London – Milton Keynes								
1977		Bletchley, Milton Keynes	Room in daughter's house	licence	Waiting for council accommodation	Temporary expedient	Offered council housing	Temp
		Beanhill, Milton Keynes	2 Bed bungalow	council rented	Stresses of sharing Adjusting to new area Coping with housework Husband moved into	Unsettled	To get smaller accommodation (own initiative)	LA (M)

1991					nursing home				
1993	73	Beanhill, Milton Keynes	1 Bed bungalow	council rented		'Own' home: husband not expected to come out of nursing home. Own place. Autonomy			LA
1994	74				Husband died		Applied for sheltered housing		
1995	75								

Cohort 3/8 – 'Olive'

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of Home	Reasons for moving	Type
1920	-	Tottenham London	3 Bed terraced house	private rented	Father frequently out of work; tended to be aggressive	Emotional instability		C
1944	24				Married			
Area relocation : London - Buckinghamshire								
1945	25	Rushden, Bucks	House	private rented		Welcomed into husband's family; liked area but missed London	To get back to the city	Tr
Area relocation : Buckinghamshire - London								
1948	28	Hornsey, London	Rooms in house	private rented	Physically poor accommodation	Pleasures of first marital home	To more suitable housing	Tr
1955	35	Tottenham London	3 ground floor rooms in house		First child stillborn first in series of emotional losses			A (M)
1958	38				Second child born gradual loss of sight	Happy, child-centred family life		
1969	49				Iron injections: onset of blindness?			
1970	50				Series of eye operations	Attached to home, reluctant to move	Following husband's redundancy: offered work and housing	
Area relocation : London - Bleckley								
1972	52	Bleckley, Milton Keynes	3 Bed house (TDA estate)	council rented	Rift with mother because of relocation	New start: need to make new social networks		A (M)

1975	55				Diabetic			To get away from troublesome neighbours	
1981	61	Lakes, Milton Keynes	2 Bed bungalow	council rented	Increasing difficulty with domestic routine			Because of increasing disability	A (M)
1984	64	Lakes, Milton Keynes	1 bed sheltered flat	council rented			Practical support to maintain independence Relationships with formal carers/ regular contact with daughter		LA (M)
1986	66				Husband died Daughter married and left area Registered blind. No longer able to shop or cook Disorientating illness: coping problems even within flat				LA
1991	71								
1995	75						Feeling of being left behind Living from day to day		



Cohort 3/9 - Florence

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of Home	Reasons for moving	Type
1920	-	Tottenham, London	?	(private rented)				C
1922	2	Tottenham, London	New 3 bedroomed house					C
1942	21				Married		Moved in with husband and step-daughter	Tr (M)
1942	21	Walthamstowe London	3 bedroomed house - no bath	Private rented	Long trip to visit mother weekly	Husband's home: "I never really settled there"		A (M)
1948	27				Child born			
1956	36		Modernisation to 2 bed + bathroom		Step-child away	Investigated buying: couldn't afford mortgage	Well established home: improvement preferred to moving	
1968	48				Husband died			
1969	49			owned outright	Bought house with insurance payment	Financial investment	Sold to avoid rate charges	A
					Financial stress: rates			
1970	50				Remarried	With new husband rather than the house	To be near husband's workplace	
1970	50	Southall, London	Flat	private rented	Adult child living in the parental home	'Worst house' because of neighbours	Husband redundant: relocated for work	Tr (M)
Relocation 1978		London-Milton Keynes						
1978	58	Milton Keynes	Bed and Breakfast	licence	Trying to get accommodation	Worry and uncertainty	Offered homeless accomm.	Trmp

1978	58	Beanhill, Milton Keynes	2 bedroomed house	MKDC rented	No daytime access Stairs problem for husband, and wanted bigger garden	Security	Exchanged	A (M)
1980	60	Beanhill, Milton Keynes	2 bedroomed bungalow	MKDC rented		'Best house': nice layout	Building structurally damaged in car crash	LA (M)
1980	60	Milton Keynes	3 bedroomed house	licence		Inconvenient but interesting	Offered alternative accomm.	LA (M)
1980	60	Beanhill, Milton Keynes	3 bedroomed bungalow - own bedroom	MKDC rented	Eventually found house and garden too big to manage	Good neighbourhood network, nice garden, convenient location	Exchanged for smaller property	LA (M)
1993	73	Lakes, Milton Keynes	2 bedroomed bungalow	council rented	Worried about some of the neighbours	Too brief to make an impression	Arranged a council transfer after a fire next door	LA (M)
1994	74	Lakes, Milton Keynes	1 bedroomed bungalow	council rented	'Nice and compact' but no individual bedrooms available. New networks to be made	Place in which to make adjustments for physical ageing		LA (M)
1995	75				Distance from friends	Strong attachments still to Beanhill contacts		

Cohort 4/1 – 'Helen'

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of Home	Reasons for moving	Type
1921	-	New Bradwell, Bucks	Terraced house	<i>private rented</i>		No recollection	Better housing	C
1923	2	New Bradwell, Bucks	Terraced house	<i>private rented</i>		Close-knit family; many local connections		C
1939	17				Married: husband in forces			Tr (M)
1945	24				First child born. Husband demobilised		Privacy	Tr (M)
1945	24	Bradville, Bucks	2 Bed prefab with bath	council rented		Independence; establishment of own family home		A (M)
1947	26				Second child born		Medical: respiratory problems from pollen in adjoining fields	
1947	26	New Bradwell, Bucks	3 Bed unmod. house + bathroom + alteration	owner occupied	Bought late aunt's house – In need of improvement	Place to settle permanently and make one's own Local connections		A (M)
1981	60				retired			
1982	61				Husband retired			
1983	62		+ central heating			Preparing for old age in-situ		LA
1994	73					Continuity, belonging		

Date	Age	Location	Housing	Children	Relatives	Family	Notes
1921	-	Welsipool	Cottage?	lived?	Father died	Sent to live with aunt	C
1923	2	Welsipool	Cottage	?		No clear memories	C
1926	5	Radnor-shire	Farmhouse	owner occ		Happy home for a few years	C
Area relocation : Wales - Hertfordshire							
?		Hertford-shire	Farmhouse - shared room with cousin	owner occ	Working rural environment	Very happy, but busy period - work on family farm, in house. Sharing large house	C
Area relocation : Hertfordshire - Margate							
1936	15	Margate	Flat	private rented	Reluctantly living with mother and stepfather inter-personal stress	Intolerable situation	C
1937	16	Margate	Shared room in hospital staff residence	lived		Independence	Tr
1938	17				Married		
Area relocation: Margate - London							
1939	18	Willesden, London	2 Bed flat in terrace of houses	private rented	First child born	Establishment of marital home	A (M)
1943	22				Second child born Dispute with neighbour	Happy family home: ambiguous about neighbourhood	Landlord changed: neighbourhood decline: husband wanted different retirement environment

Date	Age	Location	Housing	Children	Relatives	Family	Notes
1921	-	Welsipool	Cottage?	lived?	Father died	Sent to live with aunt	C
1923	2	Welsipool	Cottage	?		No clear memories	C
1926	5	Radnor-shire	Farmhouse	owner occ		Happy home for a few years	C
Area relocation : Wales - Hertfordshire							
?		Hertford-shire	Farmhouse - shared room with cousin	owner occ	Working rural environment	Very happy, but busy period - work on family farm, in house. Sharing large house	C
Area relocation : Hertfordshire - Margate							
1936	15	Margate	Flat	private rented	Reluctantly living with mother and stepfather inter-personal stress	Intolerable situation	C
1937	16	Margate	Shared room in hospital staff residence	lived		Independence	Tr
1938	17				Married		
Area relocation: Margate - London							
1939	18	Willesden, London	2 Bed flat in terrace of houses	private rented	First child born	Establishment of marital home	A (M)
1943	22				Second child born Dispute with neighbour	Happy family home: ambiguous about neighbourhood	Landlord changed: neighbourhood decline: husband wanted different retirement environment

Area relocation : London - Milton Keynes		LA (M)
Year	Relocation details	
1975	54 Beanhill, Milton Keynes 1 Bed bungalow	Disorientation and regret at move 'what have I done'
1978	57	'Pioneer spirit', actively building a new network
1983	62	Continuing local connectedness
1984	63 Beanhill, Milton Keynes 2 Bed bungalow	Decanted for repairs
1995	74	Independence, community service, neighbour contacts

Cohort 4/3 – 'Poppy'

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of Home	Reasons for moving	Type
1922	0	Wolverton	3 bed house (unmod)	Owner occ	Parents inherited house from grandfather	Base for nuclear family of origin		C
1929 ?	7		+ electricity + bath					
1970	48				Father died	Adult home: base for work and co-care with mother		A
1980	58				Mother died. Co-inherited house with brother (also resident)	Gradual neighbourhood change		
1982	60		+ central heating		Retired from paid work  Gradual improvements to home financed by retirement lump sum and improvement grant.	Familiarity of home and environment. Companionship of brother. Home comforts.		
1992 1994	70 72		+ re-roofing				No intention to move, but thinking about possibility of moving into local residential care at a later date.	LA

Cohort 4/4- 'Jan'

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of Home	Reasons for move	Type
1922	-	Bernondsey London	Rooms over shop	owned	Mother bed-ridden	Gender differences in access to outside ..	To deal with mother's illness	C
Area relocation : Kent - Kent								
1931	9	Maidstone, Kent	Rooms over Tea Room business	owner occupied	Mother died. Father remarried shortly after			C
1937	14	Maidstone, Kent	In service rooms at: i) boarding house ii) large private house iii) doctor's surgery	owned	Tension as father tried to establish new marriage Gradually improving 'positions' but growing resentment at lack of autonomy	'Us and them' distinctions. Shared space. Longing for independence	Sent into domestic service To take war work	Tr
1939	17	Maidstone, Kent	Room above shop	Private rented				Tr
1941	19				Married		Unable to get suitable housing in London	Tr
Area relocation : Kent - Devon								
1942	20	Devon	Room in in-law's large house: others sharing	Licence	Conflicting space needs of separate households	Friendly household but very busy: felt they added to burden	To alleviate the situation for everybody	
1943	21				First child born			Tr
1943	21	Devon	House	Private rented		'Lovely house': would have stayed there	Vacant possession required	A (M)
1945	23	Devon	Rooms	Licence	Second child born. Ineligible for local waiting list - on London WL Unsuitable facilities for growing children.	Difficult situation: anxious to move	Offered council accommodation in London	A (M)

Area relocation : Devon - London								
1947	25	Bermondsey	2 bedroomed flat in mansion block - no hot water	council rented	Applied to transfer list almost immediately  Trying to make the best of inadequate environment Third child born	Disliked flat and neighbourhood but no other options at the time.	To get away: accepted offer of an unusual out-of-town house.	A (M)
1950 1956	28 34	Hanwell	3 bedroomed unmodernised house with garden	council rented		Fond memories of the house's idiosyncrasies and family life there		A (M)
1961	39				Inherited 2 small houses from step-mother		Husband against buying : 'not safe'.  Husband wanted to move at retirement to be near children	
Area relocation : London - Milton Keynes								
1985	63	Great Holm, Milton Keynes	New 3 bedroomed house	shared ownership	Stairs became a problem for husband when ill	Retirement home; working together for home they had always wanted		LA (M)
1987	65				Husband died Learning to adjust alone, coping with garden, making friends	Attachment to house persisting through grieving		LA
1991 1995	69 73				Child died	Autonomy Symbol of joint achievements	No intention to move	



Cohort 4/5 - 'Laura'

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of Home	Reasons for moving	Type
1923	0	Kennington, London	Unmod terrace: No bath, no electricity	Private rented	Sharing with extended family + lodger	Crowded but buoyant social life centred on family; nurturing	Larger house with more facilities available	C
1939	16	Kennington	3 bed 'villa' house	Private rented		'Dream house' – great happiness; space; family	Bombed out	C
1940	17	Morden, London	Rooms in aunt's house	licence	16 people sharing house, including non-family  Overcrowding dealt with by time-sharing space and by tolerance	Place of refuge during war time	Moved to alleviate overcrowding	Tmp
1940	17	Sireatham, London	Rooms in aunt's next house	licence	Sharing again with extended family		Moved on marriage to available rooms	Tr
1947	24	Clapham, London	Rooms	Private rented	Married	Place to begin to establish marriage	Move to reduce travel time to mother	A (M)
1953	30	Sireatham	Half of house owned by husband's sister – divided as two flats	licence		Convenient base; continuing involvement with family		A (M)
1964	41			Owned	Husband, inherited house from his sister Husband retired Family affected by deaths and migrations		Husband wanted to move nearer his brother	

Area relocation : London – Milton Keynes								
1982	58	Bradville, MK	3 bed bungalow + added conservatory on purchase	Owned	Sharing with husband and aunt  Aunt's furniture brought to the new house	Husband's chosen retirement home; aunt's furniture; therefore not own immediate choice of home environment – but, putting down new roots		LA (M)
1982	58				Husband died	Place to care for aunt; need to take on physical fabric of house		LA
1989	65				Aunt died	Alone for first time ; need to strengthen social networks. Home as reminder of husband and aunt		
1994	71				'House rich, income poor' – worries about repairs and maintenance	Comfort; security; Independence; pride in achievements – but these under threat from health problems	Considering Future move: maybe in with a cousin?	

Cohort 4/6 – 'Emily'

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of Home	Reasons for moving	Type
1923	0	Tottenham London	2 rooms in block: no water	Private rented			To get a water supply	C
1933	10	Tottenham	2 room + scullery + access to outdoor WC through neighbours rooms	Private rented	Only child of working parents 'latchkey kid'	Often lonely at home	Better housing available	C
1936	13	Tottenham	3 rooms; first bedroom separate from parents	Private rented	Extended family living locally	Close-knit neighbourhood; being known; belonging	Moved to support grandfather	C
1937	14	Tottenham	Rooms in a shared house	Private rented	Mother as resident carer for grandfather		Enlisted in services - looking for a more interesting life	C
			Whole house		Grandfather died			
Area relocation: London - Dorset - London								
1939	16	Dorset	ATS Barracks	licence		Companion-ship; fun		Tmp
1941	18	London	ATS Barracks	licence	Both parents became ill: discharged from ATS for care responsibilities	Companionship; fun	To help parents	Tmp
1943	20	Tottenham	(same house as before)	Private rented		Caring for parent; able to be near fiancé		Tr
1944	21				Married			
1944	21		Top floor of same house	Private rented		Shared house but separate households; companionship with privacy		A (M)
1948	25				Child born	Own family home + proximity to parents	Flat swap to alleviate space + noise problems	

1950	27		Whole ground floor of same house; 3 rooms + yard Water heater installed		Parents living on top floor Gradual accumulation of assets Self-excluded from council waiting list as 'adequately housed'	Focus on family life Housing becomes out of step with aspirations		
1951	28				Bought car	No longer happy with location	Bought a house to become owners, and to move to a 'rural' location	
Area relocation : London - Hertfordshire								
1958	35	Herts	3 bed house first bathroom	Owned	Weekly visits to parents in former home	Improved social status and material comforts. Semi-rural lifestyle		A (M)
1969	46				Child leaves home		Eventually decide to move to make visiting easier for their child	
Area relocation : Hertfordshire - Milton Keynes								
1981	58	Bradville, MK	3 bed house + built conservatory	Owned	Mother moved to local sheltered housing to make visiting easier for Emily Husband died Emily has breakdown	Comfortable life; network of new friends		LA (M)
1989	66					Home reminds her of husband. Onset of financial pressure		LA
1994	71				'House rich, income poor' - on benefits	Memories; emotional security; but financial worries	Uncertain about the future	

Cohort 4/7- 'Angela'

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of Home	Reasons for moving	Type
1924	-	Manchester	Unmodernised house: no bath, no light upstairs	private rented	5th child born: already overcrowded	'clear picture of that house'		C
1932	8	Manchester	New 3 bedroomed house on greenfield development	council rented	Parents offered house when about to buy: moved to new council estate along with many neighbours	Space inside and out: semi-rural location, memories of playing in fields etc,  After start of war: sense of isolation during blackout	Exchanged to get more central to city and transport	C
1941	17	Manchester	4 bedroomed flat	council rented		Closeness to sisters		C
1944	20	Manchester	2 rooms in same house as in-laws	private rented: Two house-holds	Married	Immediate accommodation for self and husband	On marriage	Tr
1944	20				Pressures of sharing with in-laws		For privacy and more space	
1945	21	Manchester	Unmodernised cottage - no bath	private rented	Child born  No bathroom, small rooms	First own family home: fond memories 'Quaint' cottage	Better housing	A (M)
1947	23	Manchester	2 bedroomed semi, garden	private rented	Industrial sewing machine in kitchen	'Lovely house'. Quiet, family-centred life. Home-based work organised around family activity	Family pressure to buy a house: offered financial help to buy	A (M)
1958	34	Manchester	2 bedroomed bungalow	owner occupied		Nurturing child, Getting on in life		A (M)

1978?	54				Gave up work to care for parent-in-law with dementia	Caring also for mother-in-law Anticipated place of own retirement: expenditure of money and thought on preparing for old age 'My pride and joy'	To achieve affordable upkeep, and to get nearer to daughter	LA (M)
1980	56			+ double glazing, new window frames, re-roofing	Parent-in-law died. Had stroke Husband heart attack Husband retired Applied for sheltered housing	Maintenance became too costly		
1983	59							
1989	65							
Area relocation : Manchester – Milton Keynes								
1992	68	Loughton, Milton Keynes	1 bedroomed bungalow + conservatory	Shared ownership	environment for medical services, and support from daughter. Easter property maintenance/ No 'passing traffic', distance from sisters	Emotionally torn between old home and proximity to daughter. Sense of incomplete ownership Mutual reliance		LA (M)
1995	71		+ refitted bathroom		Diagnosed with terminal cancer	'I like this little house now'		
1996	72				Died			

Cohort 4/8 – 'Gina'

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of Home	Reasons for moving	Type
1925	-	Peckham, London	2 rooms	private rented	Sharing with grand-parents and 4 older sisters			C
1931	6	Borough High St, London	3 Rooms	private rented		Family, companionship	Larger flat	C
1937	12	Eltham, London	New 3-bed house	council rented	Shared with wider family in wartime			C
1942	17				Married			
					House bombed: mother killed	Trauma, distress	Evacuation while pregnant	Tr (M)
1944	19	Yorkshire	Shared room	licence	First child born	'kindness of strangers'	To get closer to family	Temp
1945	20	Eltham, London	Room in in-laws 3 bed house	licence	Husband overseas	Refuge from distress	For privacy	Tr (M)
Area relocation								
1945	20	London - Kent						
		Brockley, Kent	2 Bed flat	council rented	Husband demobilised	First real married home	More space	A (M)
7		Brockley, Kent	Larger 2 bed flat: lower floor in same block	council rented		Space for children, nurturing, comfort, familiarity		
1948	23				Second child born			
1953	28				Third child born			
							Compulsory move – block renovation	
1968	43	Downham	3 Bed house	council rented		Marital stress House similar to Mother's – brings back bad memories	Marriage break-up	A (M)

Area relocation:		Kent - London								
1969	44	Leighton-stone, London	1 Bed furnished flat	private rented	Separated from husband	Creation of new, independent home	Better flat	Tr		
		Whipps Cross, London	1 Bed flat	private rented	Met second partner		Flat closer to partner	A		
		Walham-stowe, London	1 Bed flat	private rented	High level flat- no stairs – eventually became a problem		More suitable housing, and closer to child	A		
Area relocation: London – Milton Keynes										
1988	63	Beanhill, Milton Keynes	1 Bed bungalow	MKDC rented		Satisfaction, comfort, 'ownership'		LA		
1995	70				Partner and grand-daughter both died in last year	Very happy with area	Staying put			



Cohort 4/9- 'Molra'

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of Home	Reasons for moving	Type
1925	Birth	Lepton, Yorks	Unmod. cottage	tid	Mother ill. Family living in poverty	Memories of physical deprivation; scarcity; cold	Father's work	C
1930	5	Dewsbury, Yorks	Unmod. cottage	tid	Mother ill: periods of staying with various relatives	Happy stays with 'dream uncle' show how home can be		C
1932	7				Mother died		Offered council house	
1940	15	Dewsbury, Yorks	3 bed house	council rented	Friction with father and his new partner	Feeling of being unwanted and in the way	To get away from home	C
Area relocation : Yorkshire - RAF postings - Various in-service postings								
1944	18	Blackpool and Bucks	WAAF barracks	tid	Companionship, fun, self-reliance		De-mobed after war	Tmp
1947	21	Croydon	Room in hostel	licence	Work training for telecoms			Tmp
1947	21	Redhill	Rooms	licence	Working			Tmp
1949	23				Married			
1950	25	Sidcup	Digs	licence	Training with husband for residential social work	Supporting husband's career aspirations	Offered first residential post	Tr (M)
1951	26	Various locations in mainland Britain inc. Peckham, Falmouth	Staff rooms or flats in residential care homes for children	rented	Changes of location involved in various career moves			A (M)
1953	28				First child born		Moir wanted to settle in own home; offered new town housing	

1955	30	Newton Aycliffe	New 3 bed house	council rented		'Lovely house' – Moira wanted to stay there	Husband wanted to take job elsewhere	A (M)
1955	30	Various locations Inc. Durham and Balham	Staff rooms or flats in residential care homes for children	rented	Concentrating on family and work	Making 'home' wherever they were		A (M)
1959 - 1961	34 35	Jersey	Flat in residential home	rented	Second child born Increasing unhappiness with husband	Main family home : combining home for own children with home for those in care		A (M)
1972	47				Left husband	Independence, peace of mind	Returned to mainland	
Area relocation:								
1972	47	Jersey - London	Rooms in residential home	rented	Place in which to establish independent identity			Tr
1974	49	Dulwich, London			Remarried		To be with new husband	
1974	49	Brixton, London	Flat	owner occ.	New husband's existing home	Moira doesn't like living in previous wife's home. Sense that local environment is deteriorating	For 'our' home and better general environme nt	A (M)
Area relocation:								
1984	59	London – Milton Keynes	3 bed semi detached house	owner occ	Carefully chosen retirement home close to amenities	Happiness and companionability. Pleasant environment		LA (M)
1988	63	Bradville, MK			Second husband dies	Supportive home and network of local friends		LA
1994	69					Happy memories, Independence with emotional support of friends and local family	No intention to move	

**Cohort 5/1 – 'Kathleen'**

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of Home	Reasons for moving	Type
1926	-	Lewisham, London	?	?	No knowledge of birth family			C
1926	6/12	London	Residential children's home:		In care of local authority	Few memories of this time	To foster home	C
1933	7	Tooting, London	3 bed house in good suburb: own room most of the time	owner occ	First of three foster children before the war	Initial trauma of moving, later strong attachment to foster mother and home	Evacuated on instructions of local authority	C
1940	14	Chichester	shared house		Local authority Intended permanent placement. Foster mother arranged adoption instead and bequeathed house.			Temp
1940	14	Tooting, London	[same house as above]		Adopted: equity implications Other children	Increased attachment to home post adoption		C
1947	21		Mother terminally ill Married Mother died		Inherited house	Mother-centred attachment to home: gratitude, loyalty	Staying put as a condition of marriage while mother ill	
1949	22			owner occ	First child born	Personal financial security Base for establishment of family		A (M)
1953 1956	26 29				Second child born Third child born	Home for self and youngest son and second husband	Wanted to stay put: husband moved in	

1971	41					Husband died	Second son gone Perception of neighbourhood decline	Husband wanted to move out of London and self wanted to be nearer children	
1975	48					Remarried	Family Interaction Comfortable neighbourhood		
1982	56					Youngest child gone Physical problems, especially outside house	Self-expression Maintenance of autonomy/ compensation for disability		
Area relocation : London - Milton Keynes									
1984	58	Bletchley, Milton Keynes	2/3 bed detached bungalow	owner occ		Choice of house based on anticipation of later needs			LA (M)
1985	59					Rapid onset of severe arthritis			
1988	62					Death of son Depression, loss of mobility	Autonomy, attachment	No intention to move	
1990	64					Death of second husband			
1995	69					Improved mobility Reliance on daughter's support			

## Cohort 5/2 – 'Lottie'

[illegible]

1952	25	Hemel Hemstead	3 Bed terraced house	New Town council rented	Some problems with house – e.g. damp	First independent marital home	Council exchange	A (M)
1956	29	Hemel Hemstead	3 Bed town house	New Town council rented	Design of house (on three levels) not optimum for them	Unsettled	Council exchange	A (M)
1957		Hemel Hemstead	3 Bed terraced house	New Town council rented		I happy situation: good neighbours		A (M)
1980	53			owner occ	Bought under right to buy  Gradual loss of satisfaction with area and neighbours	Personalisation: embodiment of hard work, family-centredness, prosperity: equity increase	To be nearer children in MK	
Area relocation : Hertfordshire – Milton Keynes								
1989	62	Bradville, Milton Keynes	3 Bed semi-detached house	owner occ		Closeness to children and grandchildren		LA (M)
1993	66		+ kitchen extension					
1994	67		+ conservatory			Attachment, achievement, comfort		

Cohort 5/3 - 'Jean'

Date	Age	Location	Housing	Tenure	Circumstances	Meaning of Home	Reasons for moving	Type
1930	-	London	Flat	private rented				C
1931 to 1935	1 to 6 yrs	London	Various flats	private rented	Insecure but readily available accommodation	'Leaving for school from one house and returning home to another'. Salience of neighbourhood	Various moves to improve accommodation	C
1935	6	London	Flat	private rented	Father unemployed		Evacuated	C
1940	10	Cornwall	Room in bungalow		Felt powerless over environment	Abusive situation: distress, isolation from family	Taken home on discovery of situation	Temp
1943	13	London	(same) flat	private rented			Second evacuation	C
1944	14	Northampton	Shared house	licence	Left school	Happier situation	To return home at end of war	Temp
1945	15	Kensall Rise, London	House	private rented: then o/o	Improving family fortunes in post-war period	Associated with post-war optimism and improving family fortunes		C
1950	19				Married		Room for two	Tr
1950	19	Harlesden, London	Half house: in-laws in other half	private rented		Establishing own family		
1952	22				First child born			A (M)
1956	26				Second child born			
							Wanted more room for growing family: available in expanded towns.	

Area relocation : London - Bletchley									
1958	28	Bletchley, Bucks	3 bed house	council rented			Enjoyment of new environment and more space/garden	Able to afford housing for sale	A (M)
1960	30	Bletchley,	2 bed bungalow	owner occ.			Benefits of ownership		A (M)
1962	32				Third child born Unable to adopt fourth child because of lack of space			Moved to 4 bedroomed house to facilitate adoption	
1964	34	Bletchley,	4 bed house	owner occ.			Main family home. Liked size, layout, situation		A (M)
1965	35				Adopted fourth child				
1973	43				Returned to full-time work			To release equity	
1985	55	Great Holm, Milton Keynes	3 bed house	owner occ. : outright	Husband retired Financial pressure to downsize after husband retired		Good compromise house.		LA (M)
1990	60				Retired				
1995	65						Still centre for family life, and post-retirement social activity		



## Appendix 2:

### Demographic characteristics of the research respondents. N=28

#### Age:

>69 (3)  
70-74 (9)  
75-79 (9)  
80-84 (5)  
<85 (2)

#### Location:

Beanhill: 7  
Bletchley: 5  
Great Holm/Loughton: 5  
North Milton Keynes (Wolverton/NewBradwell/ Bradville) : 11

#### Tenure:

Owner occupier: 10  
Local authority rented: 14  
RSL rented: 1  
Shared ownership: 2  
Private rented: 1

#### Category:

'Cat. 2' sheltered housing: 2  
'Cat. 1' accommodation: 7  
'mainstream' housing: 19

#### Community alarm:

In use: 11 (of which 7 in 'Cat.1')  
Not in use: 17

#### Occupancy:

Living alone: 20  
Still married/cohabiting: 5  
Living with sibling: 3

#### Internal stairs:

House: 11  
Flat/bungalow: 17

#### Family connections: (children includes nephews, etc.)

Children living locally/ in contact: 14  
Children in contact/ not local: 10  
No children or not in contact: 4

#### Age at relocation to Milton Keynes: retirement):

<60: 11  
50-59: 8  
resident before age 50: 9

#### Age at last house move (post-

<75: 1  
70-74: 3  
60-69: 9

## **Appendix 3**

### **Milton Keynes Data**

By the 1991 census, just before the dissolution of the Development Corporation, the population of Milton Keynes new city had reached 143,138( MKDC/ CNT 1992).

Owner occupation in the new city was then at 66% :

Table: Tenure of Dwellings Occupied on Census Night  
(from MKBC/CNT1992).

	No	%
Owner occupied (including shared ownership)	36,353	66.6
Private rent	2,561	4.7
Rented from Housing Association	2,104	3.9
Rented from Local Authority/New Town	13,544	24.8
Total	54,562	100.0

11.3% of the population were 'retired'. 21% of households included one or more pensioners; 45.3% were pensioners living alone, 30.4% lived with another pensioner(or other pensioners) and 24.3% lived with people below retirement age.

Milton Keynes Borough Council data after 1992 generally includes both the designated area and the area outside the new city. In 1993/4 the Borough Council managed 15,934 dwellings, including 12,358 houses and 3,585 flats; it also managed 27 dwellings for the Gloucester Housing Society and 9 for the London Borough of Brent. The Borough part-owned 2,282 shared ownership houses and managed another 66 for the Gloucester Housing Society. MKBC had 31 sheltered housing schemes and 3 very sheltered schemes. The Community Alarm System for elderly and disabled people was connected to all 31 sheltered schemes as well as to 4,183 council tenancies and 1,181 housing association and private residents in Milton Keynes. In 1993/4 303 renovation grants were made at an average cost of about £4,000 ((MKBC, 1994).

## **Beanhill**

1991 Total Population : 1979\*

75+ :	166	(8.4%)
65-74 :	205	(10.4%)
60-64 :	67	

Households with pensioners : 38.78%

### **Housing Tenure:**

Owner occupied :	164	20.1%
Shared ownership :	3	0.4%
Private rent :	16	2.0%
Housing Association :	31	3.8%
Local Authority :	601	73.7%

## **Bletchley**

1991 Total Population : 36508

75+ :	1543	(4.2%)
65-74 :	2521	(6.9%)
60-64 :	1606	

Households with pensioners : 26.10%

### **Housing Tenure:**

Owner occupied :	9551	66.8%
Shared ownership :	3	0.0%
Private rent :	486	3.4%
Housing Association :	90	0.6%
Local Authority :	4163	29.1%

## **Bradville**

1991 Total population : 3804

75+ :	122	(3.2%)
65-74 :	210	(5.5%)
60-64 :	118	

Households with pensioners : 20.71%

### **Housing Tenure:**

Owner occupied :	900	63.2%
Shared ownership :	10	0.7%
Private rent :	49	3.4%
Housing Association :	65	4.6%
Local Authority :	400	28.1%

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\*

Population statistics are taken from the 1991 census, the tenure figures are MKBC estimates from 1994

**New Bradwell**

1991 Total population : 2523

75+ : 172 6.8%  
65-74 : 217 8.6%  
60 - 64 : 120

Households with pensioners : 31.91%

**Housing Tenure:**

Owner occupied :	714	57.0%
Shared ownership :	0	0.0%
Private rent :	93	7.4%
Housing Association :	108	8.6%
Local Authority :	338	27.0%

**Great Holm**

1991 Total population : 3024

75+ : 47 1.6%  
65-74 : 106 3.5%  
60-64 : 66

Households with pensioners : 12.73%

**Housing tenure:**

Owner occupied :	837	71.2%
Shared ownership :	244	20.7%
Private rent :	51	4.3%
Housing Association :	0	0.0%
Local Authority :	44	3.7%

**Loughton**

1991 Total population : 1838

75+ : 77 (4.2%)  
65-74 : 147 (8.0%)  
60-64 : 85

Households with pensioners : 25.78%

**Housing tenure:**

Owner occupied :	616	72.6%
Shared ownership :	53	6.3%
Private rent :	41	4.8%
Housing Association :	77	9.1%
Local Authority :	61	7.2%

# **HOUSING HISTORIES: OLDER WOMEN'S EXPERIENCE OF HOME ACROSS THE LIFE COURSE**

**By Caroline Anne Holland**

## **Abstract**

This thesis is an empirical study of housing and home within social contexts. It aims to further understandings of the relationships between women and their homes; how these relationships develop as they age; and how they may be affected by public policy on housing. It does this by considering the specific experience of a group of 28 older women, currently resident in Milton Keynes, as described in their own reflections on the various houses and homes where they had lived in the course of their lives. The study looks at an eighty-five year time frame from 1910 to 1995. Data from the respondents' narratives has been organised into Housing Histories.

The study finds some discernible differences between sub-groups within the study, specifically those based on cohort differences; and differences between long-term residents and women who had at some point over three decades migrated to Milton Keynes – the last major new town development in twentieth century Britain. Issues of tenure, the control of and access to space, and specific meanings of home, are considered in the context of the life course, drawing in specific cases and illustrated by selected theme-focused histories. The thesis also shows the significance of neighbourhood in the respondents' understanding of home. From an analysis of the respondents' full Housing

Histories, the thesis describes categories of home based on functional and emotional attributes. The thesis shows how homes are related to but not determined by or necessarily contiguous with dwelling place. Finally, the relative significance of different types of homes within the narrative accounts, and the manner of their accounting, are discussed.

## **Housing Histories:**

### **Older Women's Experience Of Home Across The Life Course**

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